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## I. Potential References of Interest

### A. Dialog

17/5/11 (Item 11 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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0009534543 - Drawing available

WPI ACC NO: 1999-479536/199940

XRPX Acc No: N1999-356999

**Interfacing system for user interactive devices within transaction execution system**

Patent Assignee: FRADKOV S (FRAD-I); IAKOVLEV L (IAKO-I); KHOMYKOV I (KHOM-I); MESHKOV A (MESH-I); TRIFEL A (TRIF-I); UNIF/X INC (UNIF-N);  
VERSA CAPITAL MANAGEMENT (VERS-N)

Inventor: FRADKOV S; IAKOVLEV L; KHOMYKOV I; MESHKOV A; TRIFEL A

**Patent Family** (6 patents, 83 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
WO 1999040551	A1	19990812	WO 1999US1512	A	19990125	199940 B
AU 199924688	A	19990823	AU 199924688	A	19990125	200005 E
EP 1051694	A1	20001115	EP 199904246	A	19990125	200059 E
			WO 1999US1512	A	19990125	
US 20040024610	A1	20040205	US 199872569	P	19980126	200411 E
			US 1999229473	A	19990113	
			US 2003455692	A	20030606	
US 7415715	B2	20080819	US 199872569	P	19980126	200857 E
			US 1999229473	A	19990113	
			US 2003455692	A	20030606	
US 20080271048	A1	20081030	US 199872569	P	19980126	200874 E
			US 1999229473	A	19990113	
			US 2003455692	A	20030606	
			US 2008170260	A	20080709	

Priority Applications (no., kind, date): US 199872569 P 19980126; US 1999229473 A 19990113; US 2003455692 A 20030606; US 2008170260 A 20080709

#### **Patent Details**

Number	Kind	Lan	Pg	Dwg	Filing Notes
WO 1999040551	A1	EN	60	8	
National Designated States,Original: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US UZ VN YU ZW					
Regional Designated States,Original: AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG ZW					
AU 199924688	A	EN			Based on OPI patent WO 1999040551
EP 1051694	A1	EN			PCT Application WO 1999US1512
					Based on OPI patent WO 1999040551
Regional Designated States,Original: AT BE CH CY DE DK ES FI FR GB GR IE IT LI LU MC NL PT SE					
US 20040024610	A1	EN			Related to Provisional US 199872569
					Continuation of application US 1999229473

US 7415715            B2   EN            Related to Provisional   US 199872569  
Continuation of application   US  
1999229473  
US 20080271048       A1   EN            Related to Provisional   US 199872569  
Continuation of application   US  
1999229473  
Division of application   US 2003455692  
Division of patent     US 7415715

#### Alerting Abstract WO A1

NOVELTY - A network communicates the user interactive **devices** to the **transaction** execution system. An application mechanism is coupled to the network for interfacing between the user interactive **devices** and the **transaction** execution system, and coordinating interaction of the user **interface devices** with the **transaction** execution system.

DESCRIPTION - INDEPENDENT CLAIMS are included for; a system for interfacing user interactive **devices** with a **transaction** execution system; a method for executing **transactions** requested by users using user interactive devices; a method for providing a **transaction** execution with the functionality of interacting with user interactive devices; an enterprise system for interfacing between a network and an existing user; a method for distributing scene information between a client and an application server across a network; a method for programming an application for use in an IP network environment.

USE - Providing add-on **transaction** system that **interfaces** network of users with an existing on-line **transaction** execution system.

ADVANTAGE - Does not require significant modifications to the functionality and/or protocol of such **transaction** execution system.

DESCRIPTION OF DRAWINGS - The drawing is a schematic system block diagram illustrating the integration of the **transaction** system of the invention, with a **transaction** execution system in a network environment.

- 10 **Transaction** system
- 12 Network
- 14 **Transaction** execution system
- 16 Users

**Title Terms/Index Terms/Additional Words:**   **INTERFACE** ; SYSTEM; USER;  
INTERACT; DEVICE;   **TRANSACTION** ; EXECUTE

#### Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06F-0015/16	A	I	F	B	20060101
G06F-0015/16	A	I	L	B	20060101
G06F-0009/46	A	I	F	B	20060101
G06Q-0010/00	A	I	L	B	20060101
G06Q-0020/00	A	I		R	20060101
G06Q-0030/00	A	I		R	20060101
G07F-0007/08	A	I		R	20060101
G06F-0015/16	C	I	F	B	20060101
G06F-0015/16	C	I	L	B	20060101
G06F-0009/46	C	I	F	B	20060101
G06Q-0010/00	C	I	L	B	20060101
G06Q-0020/00	C	I		R	20060101
G06Q-0030/00	C	I		R	20060101
G07F-0007/08	C	I		R	20060101

ECLA: G06Q-020/00K2B, G06Q-020/00K3A, G06Q-030/00B, G07F-007/08F4  
US Classification, Current Main: 705-001000, 719-311000, 719-328000  
; Secondary: 705-001000, 705-009000, 709-200000, 709-217000, 709-218000,  
709-250000, 719-310000  
US Classification, Issued: 7051, 719311, 719328, 719310, 709200, 709217,  
709218, 709250, 7051, 7059

File Segment: EPI;  
DWPI Class: T01; T05; W01; W02  
Manual Codes (EPI/S-X): T01-C03C; T01-H07C5E; **T01-J05A1** ; T01-J05B4M;  
T01-J11C1; T01-J20B1; T01-S01B; T05-L02; T05-L03; W01-A06B7; W01-A06C4;  
W01-C05B3C; W02-C03

**18/3,K/15 (Item 4 from file: 349)**

DIALOG(R)File 349:PCT FULLTEXT

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00736216 \*\*Image available\*\*

**SYSTEM AND METHOD FOR PROCESSING FINANCIAL TRANSACTIONS**

**SYSTEME ET PROCEDE DE TRAITEMENT DE TRANSACTIONS FINANCIERES**

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200049551 A1 20000824 (WO 0049551)

Application: WO 2000US4163 20000218 (PCT/WO US0004163)

Priority Application: US 99120760 19990219

Designated States:

(Protection type is "patent" unless otherwise stated - for applications  
prior to 2004)

AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB  
GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA  
MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA  
UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 14767

Main International Patent Class (v7): **G06F-017/60**

International Patent Class (v7): **G06F-017/00 ...**

Fulltext Availability:

Detailed Description

Claims

Claim

... transceiver that identifies a class of persons (e.g., handicapped)  
such that when a person **interfaces** with the **transaction processing**  
system 26, an attendant will be alerted as to any special customer needs.  
Yet another...

...personal services to the customer. A further embodiment includes a customer transceiver 50 that transmits **automatic teller machine (ATM)** card information to an **ATM**. Once the **ATM** receives the information, the customer is prompted to input his/her PIN and **transaction** information, allowing the **process** to continue as usual. Various active and customer transceivers (48 and 50, respectively) may be...associated with the entered number, and it must be accepted by the merchant. Otherwise, the **process** will terminate without authorizing the **transaction**. After the customer information has been entered, **processing** flows to step 1245 where the CPU 1120 next transmits the stored customer/transmitter ID...communicate with the pay per view system and purchase the movie directly through the television. **Printer** 1320 may be used to **print** a **receipt** for a customer upon completion of a **transaction**, and **display** 1340 may be used to communicate information to a customer (e.g., when to input...

...An alternate embodiment merchant transceiver includes a merchant transceiver built into or attachable to a **portable device** (e.g., Palm PilotTM, handheld computer, etc.) that enables the capture and transmission of a...

...The merchant transceiver includes a CPU 1300 with sufficient memory 1305 to capture and locally **process** a **transaction**. The merchant transceiver may or may not have wireless connectivity to the **transaction processing** system 26. Yet a further embodiment includes a merchant transceiver associated with a vending machine...

...the merchant transceiver without departing from the scope of this invention. In a preferred embodiment, **transaction processing** system 26 is owned and operated by a company separate from the entities that own merchant store 12 and payment processing system 16. In exchange for the service provided by **transaction processing** system 26, merchants are charged fees to **process** transceiver-based **transactions**. First, a **transaction** fee is charged for each **transaction processed** through **transaction processing** system 26. In addition, an advertising fee may be charged to cover brand communication. That is, customer transceiver 50 is supplied under a brand name owned by the owner of **transaction processing** system 26. This brand name is widely advertised to entice customers to patronize merchant stores 12 having the ability to **conduct transactions** using customer transceiver 50. Thus, the owner of **transaction processing** system 26 charges an advertising fee to participating merchant stores 12. Alternatively, the **transaction processing** system 26 may permit large corporations owning multiple retail outlets to market customer transceiver 50...

## B. Additional Resources Searched

[Insert]

## II. Inventor Search Results from Dialog

File 344:Chinese Patents Abs Jan 1985-2006/Jan  
(c) 2006 European Patent Office  
File 347:JAPIO Dec 1976-2008/Aug(Updated 081208)  
(c) 2008 JPO & JAPIO  
File 350:Derwent WPIX 1963-2008/UD=200906  
(c) 2009 Thomson Reuters  
File 371:French Patents 1961-2002/BOPI 200209  
(c) 2002 INPI. All rts. reserv.  
File 348:EUROPEAN PATENTS 1978-200905  
(c) 2009 European Patent Office  
File 349:PCT FULLTEXT 1979-2009/UB=20090108|UT=20090101  
(c) 2009 WIPO/Thomson  
File 324:GERMAN PATENTS FULLTEXT 1967-200906  
(c) 2009 UNIVENTIO/THOMSON

Set	Items	Description
S1	249	AU=( DRUMMOND J? OR DRUMMOND, J? OR DRUMMOND (2N) (J OR JAY-))
S2	63	AU=( CICHON B? OR CICHON, B? OR CICHON (2N) (B OR BOB))
S3	6372	AU=( SMITH M? OR SMITH, M? OR SMITH (2N) (M OR MARK))
S4	130	AU=( BLACKSON D? OR BLACKSON, D? OR BLACKSON (2N) (D OR DAL-E))
S5	160	AU=( WEIS D? OR WEIS, D? OR WEIS (2N) (D OR DAVID))
S6	227	AU=( CHURCH J? OR CHURCH, J? OR CHURCH (2N) (J OR JAMES))
S7	12	AU=( GILGER M? OR GILGER, M? OR GILGER (2N) (M OR MIKAL))
S8	3	S1 AND S2 AND S3 AND S4 AND S5 AND S6 AND S7
S9	6884	S1 OR S2 OR S3 OR S4 OR S5 OR S6 OR S7
S10	0	LIMITALL IS ON
S11	394	(CELL OR CELLULAR OR WIRELESS OR HANDHELD OR HAND()HELD OR MOBILE OR PORTABLE OR SMART)(1W)(PHONE PHONES OR TELEPHONE OR TELEPHONES OR UNIT OR UNITS OR DEVICE OR DEVICES OR FONE OR F-ONES) OR HANDSET OR HANDSETS OR SMARTPHONE OR SMARTPHONES OR -CELLPHONE OR CELLPHONES OR PDA OR PDAS OR BLACKBERR??? OR IPH-ONE OR IPHONES
S12	355	ATM OR ATMS OR ITM OR ITMS OR CASHPOINT OR CASHPOINTS OR B-ANCOMAT OR BANCOMATS OR BANKLINK OR BANKLINKS OR CASHLINE OR -CASHLINES OR (AUTOMAT?? OR ELECTRONIC OR VIRTUAL)() (TELLER?? -OR BANK???) OR (BANK OR BANKING OR TELLER OR CURRENCY OR CASH OR MONEY OR TRANSACTION)(2N) (DISPENS???? OR MACHINE OR MACHINES OR TERMINAL OR TERMINALS OR BOOTH OR BOOTHS OR KIOSK OR KIOSKS OR STATION OR STATIONS OR DEVICE OR DEVICES)
S13	61	S11 AND S12
S14	25	S13 AND IC=(G06F-017/00 OR G06F-0017/00 OR G06F-017/60 OR -G06F-0017/60 OR G06F-019/00 OR G06F-0019/00 OR G07F-019/00 OR G07F-0019/00)
S15	626	(PROXY OR PROXIES OR AGENT OR AGENTS OR INTERMEDIARY OR INTERMEDIARIES OR BRIDGE OR BRIDGES OR RELAY OR RELAYS OR GATEWAY OR GATEWAYS OR CLIENT OR CLIENTS OR APPLICATION OR APPLICATIONS OR SOFTWARE OR APPLLET OR APPLETS OR PROGRAM OR PROGRAMS OR UTILITY OR UTILITIES OR MIDLET OR MIDLETS OR CODE)(10N) (DOWNLOAD??? OR DOWN()LOAD??? OR DELIVER???? OR SEND??? OR SENT -OR TRANSMIT???? OR TRANSMISS???? OR RECEIV??? OR RECEIPT OR G-

ET OR GETS OR GETTING OR GOT OR PUT OR PUTS OR PUTTING)  
S16 39 S13 AND S15  
S17 12 S16 AND IC=(G06F-017/00 OR G06F-0017/00 OR G06F-017/60 OR -  
G06F-0017/60 OR G06F-019/00 OR G06F-0019/00 OR G07F-019/00 OR  
G07F-0019/00)  
S18 14 S8 OR S17  
S19 14 IDPAT (sorted in duplicate/non-duplicate order)  
S20 12 IDPAT (primary/non-duplicate records only)

**20/5/2 (Item 2 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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0011000386 - Drawing available

WPI ACC NO: 2001-625543/200172

Related WPI Acc No: 2000-013297; 2001-006547; 2004-687760; 2005-784044;  
2006-133549; 2006-290253; 2006-679465; 2007-170979; 2007-307207;  
2007-637616; 2007-785425; 2007-785426; 2007-858127; 2008-A57142;  
2008-D49291; 2008-D51260; 2008-K24460

XRFX Acc No: N2001-466278

**Automated transaction machine retrieves digital information files from data source and downloads digital information files through sound system in response to user selected input**

Patent Assignee: DIEBOLD INC (DIEB-N)

Inventor: BLACKSON D; CHURCH J R; RAMACHANDRAN N; SMITH M; SMITH M D

**Patent Family** (12 patents, 28 countries)

Patent			Application			
Number	Kind	Date	Number	Kind	Date	Update
WO 2001057617	A2	20010809	WO 2001US3597	A	20010202	200172 B
US 20010044747	A1	20011122	US 2000180490	P	20000205	200176 E
			US 2000250269	P	20001130	
			US 2001775885	A	20010202	
US 20020013771	A1	20020131	US 2000180490	P	20000205	200210 E
			US 2000250269	P	20001130	
			US 2001776503	A	20010202	
US 6457640	B2	20021001	US 2000180490	P	20000205	200268 E
			US 2000250269	P	20001130	
			US 2001775885	A	20010202	
BR 200107981	A	20030128	BR 20017981	A	20010202	200318 E
			WO 2001US3597	A	20010202	
MX 2002006941	A1	20021201	MX 20026941	A	20020715	200377 E
			WO 2001US3597	A	20010202	
ZA 200205178	A	20040128	ZA 20025178	A	20020627	200420 E
EP 1410270	A2	20040421	EP 2001906963	A	20010202	200427 E
			WO 2001US3597	A	20010202	
RU 2236037	C2	20040910	RU 2002123592	A	20010202	200468 E
			WO 2001US3597	A	20010202	
US 20060080253	A1	20060413	US 2000180490	P	20000205	200626 E
			US 2000250269	P	20001130	
			US 2001776503	A	20010202	
			US 2005273704	A	20051114	
CA 2397452	C	20060418	CA 2397452	A	20010202	200627 E
			WO 2001US3597	A	20010202	
MX 236066	B	20060420	MX 20026941	A	20020715	200667 E
			WO 2001US3597	A	20010202	



Priority Applications (no., kind, date): US 2000180490 P 20000205; US 2000250269 P 20001130; US 2001775885 A 20010202; US 2001776503 A 20010202; US 2005273704 A 20051114

#### Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
WO 2001057617	A2	EN	42	3	
National Designated States,Original: BR CA CN IN MX PL RU ZA					
Regional Designated States,Original: AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR					
US 20010044747	A1	EN			Related to Provisional US 2000180490 Related to Provisional US 2000250269
US 20020013771	A1	EN			Related to Provisional US 2000180490 Related to Provisional US 2000250269
US 6457640	B2	EN			Related to Provisional US 2000180490 Related to Provisional US 2000250269
BR 200107981	A	PT			PCT Application WO 2001US3597 Based on OPI patent WO 2001057617
MX 2002006941	A1	ES			PCT Application WO 2001US3597 Based on OPI patent WO 2001057617
ZA 200205178	A	EN	54		
EP 1410270	A2	EN			PCT Application WO 2001US3597 Based on OPI patent WO 2001057617
Regional Designated States,Original: DE ES FR GB IT					
RU 2236037	C2	RU			PCT Application WO 2001US3597 Based on OPI patent WO 2001057617
US 20060080253	A1	EN			Related to Provisional US 2000180490 Related to Provisional US 2000250269 Division of application US 2001776503
CA 2397452	C	EN			PCT Application WO 2001US3597 Based on OPI patent WO 2001057617
MX 236066	B	ES			PCT Application WO 2001US3597 Based on OPI patent WO 2001057617

#### Alerting Abstract WO A2

NOVELTY - A computer processor (12) retrieves moving pictures experts group audio layer three (MP3) files from database of remote source in response to user selected input. The processor also downloads retrieved files through sound system (60). **Cash** is also **dispensed** in response to user selected input.

DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- 1.A method for downloading digital information files;
- 2.System with ATM

USE - For automated **transaction machine** with digital information files e.g. music files, MP3 files, video files downloading functionality installed in bars, stores, restaurants, gas stations etc. Also for **downloading software**, digital images, TV shows, magazines, newspapers, games, database, compilations, books, etc.

ADVANTAGE - Downloads digital information files in addition to banking transaction such as **cash dispensing**, accepting deposits without requiring the user to have a computer. Since the downloaded files can be neither copied nor distributed, S/W piracy is prevented, thereby the **ATM** performs additional income without increasing the expense of its maintenance.

DESCRIPTION OF DRAWINGS - The figure shows a system with an automated **transaction machine** to **dispense** digital information.

12 Computer processor

60 Sound system

**Title Terms**/Index Terms/Additional Words: AUTOMATIC; TRANSACTION; MACHINE;  
RETRIEVAL; DIGITAL; INFORMATION; FILE; DATA; SOURCE; THROUGH; SOUND;  
SYSTEM; RESPOND; USER; SELECT; INPUT

#### **Class Codes**

International Classification (Main): G06F

(Additional/Secondary): G06F-007/00

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06F-0017/30 A I L B 20060101

G06Q-0020/00 A I R 20060101

G06Q-0020/00 A I L R 20060101

G06Q-0040/00 A I R 20060101

G06Q-0040/00 A I F B 20060101

G06Q-0040/00 A I L R 20060101

G07F-0017/16 A I R 20060101

G07F-0017/16 A I L R 20060101

**G07F-0019/00** A I R 20060101

**G07F-0019/00** A I F B 20060101

G07F-0007/00 A I R 20060101

G11B-0027/031 A I R 20060101

G11B-0027/031 A I L R 20060101

G11B-0027/032 A N R 20060101

G11B-0027/032 A N L R 20060101

G11B-0027/034 A N R 20060101

G11B-0027/034 A N L R 20060101

G06F S I R 20060101

G06F-0017/30 C I L B 20060101

G06Q-0020/00 C I R 20060101

G06Q-0020/00 C I L R 20060101

G06Q-0040/00 C I R 20060101

G06Q-0040/00 C I L B 20060101

G06Q-0040/00 C I L R 20060101

G07F-0017/00 C I R 20060101

G07F-0017/00 C I L R 20060101

**G07F-0019/00** C I R 20060101

**G07F-0019/00** C I L B 20060101

G07F-0007/00 C I R 20060101

G11B-0027/031 C I R 20060101

G11B-0027/031 C I L R 20060101

ECLA: G06Q-020/00K2B, G06Q-020/00K3E, G06Q-040/00A, G07F-017/16,

G07F-019/00F, G07F-007/00C, G11B-027/031

ICO: S11B-027:032, S11B-027:034

US Classification, Current Main: 705-016000, 705-043000; Secondary:  
705-039000

US Classification, Issued: 70516, 70543, 70539, 70543, 235379, 235380

File Segment: EPI;

DWPI Class: T01; W01

Manual Codes (EPI/S-X): T01-D02; T01-H01C2; T01-H07C3A; T01-H07C5C;

T01-J05A1; T01-J10E; W01-A03B1

20/5/3 (Item 3 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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0010408768 - Drawing available

WPI ACC NO: 2001-006547/200101

Related WPI Acc No: 2000-013297; 2001-625543; 2004-687760; 2005-784044;

2006-133549; 2006-290253; 2006-679465; 2007-170979; 2007-307207;

2007-637616; 2007-785425; 2007-785426; 2007-858127; 2008-A57142;

2008-D49291; 2008-D51260; 2008-K24460

XPX Acc No: N2001-004698

**Automated transaction machine e.g. ATM, has primary transaction function device made automatically inter operative with that of secondary device to carry out financial transaction with automated machine**

Patent Assignee: DIEBOLD INC (DIEB-N)

Inventor: BLACKSON D ; CHURCH J ; CHURCH J G M ; CHURCH J R ; CICHON B ; DRUMMOND J P ; GILGER M R ; SMITH M ; SMITH M D ; WEIS D

**Patent Family** (14 patents, 49 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
WO 2000049547	A1	20000824	WO 2000US4130	A	20000216	200101 B
AU 200028830	A	20000904	AU 200028830	A	20000216	200103 E
US 20010014881	A1	20010816	US 1999120506	P	19990217	200149 E
			US 1999133579	P	19990511	
			US 2000505594	A	20000216	
			US 2001811718	A	20010319	
BR 200008286	A	20011120	BR 20008286	A	20000216	200202 E
			WO 2000US4130	A	20000216	
ZA 200105481	A	20020424	ZA 20015481	A	20010703	200237 E
EP 1208487	A1	20020529	EP 2000907308	A	20000216	200243 E
			WO 2000US4130	A	20000216	
CN 1347531	A	20020501	CN 2000805678	A	20000216	200252 E
MX 2001007891	A1	20011101	MX 20017891	A	20010803	200279 E
RU 2222046	C2	20040120	RU 2001125430	A	20000216	200414 E
			WO 2000US4130	A	20000216	
CA 2361731	C	20050419	CA 2361731	A	20000216	200527 E
			WO 2000US4130	A	20000216	
US 20050121513	A1	20050609	US 1999120506	P	19990217	200538 E
			US 1999133579	P	19990511	
			US 2000505594	A	20000216	
			US 200534800	A	20050112	
US 20050131824	A1	20050616	US 1999120506	P	19990217	200540 E
			US 1999133579	P	19990511	
			US 2000505594	A	20000216	
			US 200534799	A	20050112	
IN 200500442	P3	20051202	IN 2001MN865	A	20010723	200639 E
			IN 2005MN442	A	20050517	
			WO 2000US4130	A	20000216	
IN 200100865	P3	20071214	IN 2001MN865	A	20010723	200818 E
			WO 2000US4130	A	20000216	

Priority Applications (no., kind, date): US 1999120506 P 19990217; US 1999133579 P 19990511; US 2000505594 A 20000216; US 2001811718 A 20010319; US 200534799 A 20050112; US 200534800 A 20050112

#### Patent Details

Number	Kind	Lan	Pg	Dwg	Filing	Notes
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WO 2000049547 A1 EN 103 32  
National Designated States,Original: AU BR CA CN CZ HR HU ID IL IN IS JP  
KE KR LK LT MX NO NZ PL RU SE SG SI SK TR US VN YU ZA ZW  
Regional Designated States,Original: AT BE CH CY DE DK ES FI FR GB GR IE  
IT LU MC NL PT SE  
AU 200028830 A EN Based on OPI patent WO 2000049547  
US 20010014881 A1 EN Related to Provisional US 1999120506  
Related to Provisional US 1999133579  
Division of application US 2000505594

BR 200008286 A PT PCT Application WO 2000US4130  
Based on OPI patent WO 2000049547

ZA 200105481 A EN 109  
EP 1208487 A1 EN PCT Application WO 2000US4130  
Based on OPI patent WO 2000049547

Regional Designated States,Original: AT BE CH CY DE DK ES FI FR GB GR IE  
IT LI LU MC NL PT SE  
RU 2222046 C2 RU PCT Application WO 2000US4130  
Based on OPI patent WO 2000049547

CA 2361731 C EN PCT Application WO 2000US4130  
Based on OPI patent WO 2000049547

US 20050121513 A1 EN Related to Provisional US 1999120506  
Related to Provisional US 1999133579  
Division of application US 2000505594

US 20050131824 A1 EN Related to Provisional US 1999120506  
Related to Provisional US 1999133579  
Division of application US 2000505594

IN 200500442 P3 EN Division of application IN 2001MN865

IN 200100865 P3 EN PCT Application WO 2000US4130  
PCT Application WO 2000US4130

**Alerting Abstract** WO A1

NOVELTY - Multiple transaction function devices are provided, each with an associated device computer processor. The processor (12) is operated, when it is operatively connected with one other processor (22) that is associated with secondary transaction device, so that primary device is automatically made interoperative with secondary device, to carry out financial transaction with automated machine.

DESCRIPTION - An INDEPENDENT CLAIM is also included for automated transaction procedure.

USE - For e.g. ATMs like cash, ticket and scrip dispensors, gaming machines and other self service terminals.

ADVANTAGE - Since each service is an individually networked component, it is easily replaced and updated dynamically. Each component of ATM is remotely monitored, taken offline to troubleshoot without interfering with other services in ATM or other ATMs on network.

DESCRIPTION OF DRAWINGS - The figure shows the schematic view of the ATM system.

12,22 Processors

**Title Terms/Index Terms/Additional Words:** AUTOMATIC; TRANSACTION; MACHINE; ATM; PRIMARY; FUNCTION; DEVICE; MADE; INTER; OPERATE; SECONDARY; CARRY; FINANCIAL

**Class Codes**

International Classification (Main): G06F-017/60, G07F-019/00  
 International Classification (+ Attributes)  
 IPC + Level Value Position Status Version  
 G07F-0019/00 A I R 20060101  
 G07F-0019/00 A I L B 20060101  
 G06F S I R 20060101  
 G07F-0019/00 C I R 20060101  
 G07F-0019/00 C I L B 20060101  
 ECLA: G07F-019/00F  
 US Classification, Current Main: 235-381000, 705-043000; Secondary:  
 235-379000, 705-037000  
 US Classification, Issued: 70537, 70543, 235379, 235381, 70543  
  
 File Segment: EPI;  
 DWPI Class: T01; T05  
 Manual Codes (EPI/S-X): T01-F06; T01-J05A1; T05-L03C5

**20/5/6 (Item 6 from file: 348)**  
 DIALOG(R)File 348:EUROPEAN PATENTS  
 (c) 2009 European Patent Office. All rts. reserv.  
 01182368  
**Pre-navigate bean (including testing for download speed in determining whether to access HTTP records)**  
**Vornavigations-Bean (mit Fernladungsgeschwindigkeitstest zum Feststellen ob Zugriff zu HTTP-Datensätzen möglich ist)**  
**Bean de pre-navigation (comprenant un test de vitesse de telechargement pour determiner la possibilite d'acceder a des donnees HTTP)**  
 PATENT ASSIGNEE:  
 DIEBOLD, INCORPORATED, (379921), 5995 Mayfair Road, North Canton, OH 44720, (US), (Proprietor designated states: all)  
 INVENTOR:  
 Drummond, Jay Paul, 3205 Roanoke Street, NW Massillon, Ohio 44646, (US)  
 Blackson, Dale, 5056 Paddington Down Street, Canton, Ohio 44718, (US)  
 Cichon Bob A, 2631 Green View Center, NW Canton, Ohio 44708, (US)  
 Moales Mark A, 5162 Bundoran Street, North Canton, Ohio 44720, (US)  
 Smith Mark D, 1910 Hunting Valley, NW North Canton, Ohio 44720, (US)  
 Ess Joseph C, 220 Wilbur Drive NE 10, North Canton, Ohio 44720, (US)  
 Weis David W, 842 McKinley Boulevard, Ashland, Ohio 44805, (US)  
 Church James, 741 Governor's Circle, Kent, Ohio 44240, (US)  
 LEGAL REPRESENTATIVE:  
 Boden, Keith McMurray et al (83222), D Young & Co 120 Holborn, London EC1N 2DY, (GB)  
 PATENT (CC, No, Kind, Date): EP 1030495 A2 000823 (Basic)  
 EP 1030495 A3 040630  
 EP 1030495 B1 080910  
 APPLICATION (CC, No, Date): EP 99303399 990430;  
 PRIORITY (CC, No, Date): US 77337 980527; US 91887 P 980707; US 95626 P 980807; US 98907 P 980902; US 193638 981117  
 DESIGNATED STATES: DE; ES; FR; GB; IT  
 EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI  
 INTERNATIONAL PATENT CLASS (V7): H04L-029/06; **G07F-019/00** ; G07F-009/02  
 INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):  
 IPC + Level Value Position Status Version Action Source Office:  
 H04L-0029/06 A I F B 20060101 20000628 H EP  
**G07F-0019/00** A I L B 20060101 20000628 H EP

## ABSTRACT EP 1030495 A2

An automated banking machine (12) is operative to conduct transactions in response to HTML documents and TCP/IP messages exchanged with a local computer system (14) through an intranet (16), as well as in response to messages exchanged with foreign servers (20, 22, 24, 26, 28,) in a wide area network (18). The banking machine includes a computer having an HTML document handling portion. The HTML document handling portion is operative to communicate through a proxy server, with a home HTTP server in the intranet or the foreign servers in the wide area network. The computer further includes a device application portion which interfaces with the HTML document handling portion and dispatches messages to operate devices in the automated banking machine. The devices include a sheet dispenser mechanism which dispenses currency as well as other transaction devices. The device application portion communicates with a device interfacing software portion in the banking machine through a device server in the intranet. The device server maintains local control over the devices in the banking machine including the sheet dispenser. The banking machine operates to read indicia on the user's card corresponding to a system address. The computer is operative to connect the banking machine to the home or foreign server corresponding to the system address, which connected server operates the banking machine until the completion of transactions by the user.

ABSTRACT WORD COUNT: 227

NOTE: Figure number on first page: 4

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 000823 A2 Published application without search report  
Search Report: 040630 A3 Separate publication of the search report  
Examination: 050209 A2 Date of request for examination: 20041209  
Examination: 050706 A2 Date of dispatch of the first examination  
report: 20050520  
Change: 070808 A2 Title of invention (German) changed: 20070808  
Change: 070808 A2 Title of invention (English) changed: 20070808  
Change: 070808 A2 Title of invention (French) changed: 20070808  
Change: 080102 A2 Title of invention (German) changed: 20080102  
Change: 080102 A2 Title of invention (English) changed: 20080102  
Change: 080102 A2 Title of invention (French) changed: 20080102  
Grant: 080910 B1 Granted patent

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200034	1351
CLAIMS B	(English)	200837	1499
CLAIMS B	(German)	200837	1416
CLAIMS B	(French)	200837	1615
SPEC A	(English)	200034	33417
SPEC B	(English)	200837	22635
Total word count - document A			34775
Total word count - document B			27165
Total word count - documents A + B			61940

**20/5/7 (Item 7 from file: 348)**

DIALOG(R)File 348:EUROPEAN PATENTS

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01093844

System configuration where certain transaction devices are run through browser interface to HTTP and other devices are run responsive to messages in ATM legacy system

Systemkonfiguration, bei der bestimmte Transaktionsvorrichtungen mit einer Browser-Schnittstelle zu HTTP und andere Vorrichtungen nach Berichten aus einem Geldautomaten-Vermachtnissystem arbeiten

Configuration de systeme dans lequel certains dispositifs de transaction sont operes via une interface browser vers des HTTP et d'autres dispositifs sont operes selon des messages dans un systeme-legue de machines bancaires

PATENT ASSIGNEE:

DIEBOLD, INCORPORATED, (379921), 5995 Mayfair Road, North Canton, OH 44720, (US), (Proprietor designated states: all)

INVENTOR:

Drummond, Jay, Paul, 1965 Augusta Drive SE, Massillon, Ohio 44646, (US)  
Blackson, Dale, 5056 Paddington Down Street, Canton, Ohio 44718, (US)  
Cichon Bob A., 2112 Tennyson N.E. 6, Massillon Ohio 44646, (US)  
Moales, Mark, A., 5162 Bundoran Street, North Canton, Ohio 44720, (US)  
Smith, Mark, D., 1910 Hunting Valley, NW North Canton, Ohio 44720, (US)  
Ess, Joseph, C., 220 Wilbur Drive NE 10, North Canton, Ohio 44720, (US)  
Weis, David, W., 842 McKinley Boulevard, Ashland, Ohio 44805, (US)  
Richards, Bruce, G., 707 Briar Avenue, North Canton, Ohio 44720, (US)  
Church, James, 741 Governor's Circle, Kent, Ohio 44240, (US)

LEGAL REPRESENTATIVE:

Boden, Keith McMurray et al (83222), D Young & Co 120 Holborn, London EC1N 2DY, (GB)

PATENT (CC, No, Kind, Date): EP 961249 A2 991201 (Basic)  
EP 961249 A3 040630  
EP 961249 B1 081008

APPLICATION (CC, No, Date): EP 99303410 990430;

PRIORITY (CC, No, Date): US 77337 980527; US 91887 P 980707; US 95626 P 980807; US 98907 P 980902; US 193627 981117

DESIGNATED STATES: DE; ES; FR; GB; IT

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS (V7): **G07F-019/00**

INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):

IPC + Level Value Position Status Version Action Source Office:

**G07F-0019/00** A I F B 20060101 19991001 H EP

ABSTRACT EP 961249 A2

An automated banking machine (12) is operative to conduct transactions in response to HTML documents and TCP/IP messages exchanged with a local computer system (14) through an intranet (16), as well as in response to messages exchanged with foreign servers (20, 22, 24, 26, 28,) in a wide area network (18). The banking machine includes a computer having an HTML document handling portion. The HTML document handling portion is operative to communicate through a proxy server, with a home HTTP server in the intranet or the foreign servers in the wide area network. The computer further includes a device application portion which interfaces with the HTML document handling portion and dispatches messages to operate devices in the automated banking machine. The devices include a sheet dispenser mechanism which dispenses currency as well as other transaction devices. The device application portion communicates with a device interfacing software portion in the banking machine through a device server in the intranet. The device server maintains local control over the devices in the banking machine including the sheet dispenser. The banking machine operates to read indicia on the user's card

corresponding to a system address. The computer is operative to connect the banking machine to the home or foreign server corresponding to the system address, which connected server operates the banking machine until the completion of transactions by the user.

ABSTRACT WORD COUNT: 227

NOTE: Figure number on first page: 1

LEGAL STATUS (Type, Pub Date, Kind, Text):

Change: 000628 A2 Legal representative(s) changed 20000510  
Application: 991201 A2 Published application without search report  
Grant: 081008 B1 Granted patent  
Change: 070808 A2 Title of invention (French) changed: 20070808  
Change: 070808 A2 Title of invention (English) changed: 20070808  
Change: 070808 A2 Title of invention (German) changed: 20070808  
Search Report: 040630 A3 Separate publication of the search report  
Examination: 050209 A2 Date of request for examination: 20041209  
Examination: 050706 A2 Date of dispatch of the first examination  
report: 20050525  
Change: 080102 A2 Title of invention (German) changed: 20080102  
Change: 080102 A2 Title of invention (English) changed: 20080102  
Change: 080102 A2 Title of invention (French) changed: 20080102

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	199948	355
CLAIMS B	(English)	200841	529
CLAIMS B	(German)	200841	492
CLAIMS B	(French)	200841	637
SPEC A	(English)	199948	33419
SPEC B	(English)	200841	22510
Total word count - document A			33779
Total word count - document B			24168
Total word count - documents A + B			57947

File 2:INSPEC 1898-2009/Feb W1  
(c) 2009 Institution of Electrical Engineers  
File 35:Dissertation Abs Online 1861-2009/Jan  
(c) 2009 ProQuest Info&Learning  
File 65:Inside Conferences 1993-2009/Feb 09  
(c) 2009 BLDSC all rts. reserv.  
File 99:Wilson Appl. Sci & Tech Abs 1983-2009/Dec  
(c) 2009 The HW Wilson Co.  
File 144:Pascal 1973-2009/Feb W2  
(c) 2009 INIST/CNRS  
File 474:New York Times Abs 1969-2009/Feb 08  
(c) 2009 The New York Times  
File 475:Wall Street Journal Abs 1973-2009/Feb 09  
(c) 2009 The New York Times  
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13  
(c) 2002 Gale/Cengage  
File 256:TecInfoSource 82-2009/Mar  
(c) 2009 Info.Sources Inc  
File 608:MCT Information Svc. 1992-2009/Feb 09



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File 696:DIALOG Telecom. Newsletters 1995-2009/Feb 06  
(c) 2009 Dialog  
File 15:ABI/Inform(R) 1971-2009/Feb 06  
(c) 2009 ProQuest Info&Learning  
File 20:Dialog Global Reporter 1997-2009/Feb 09  
(c) 2009 Dialog  
File 610:Business Wire 1999-2009/Feb 09  
(c) 2009 Business Wire.  
File 613:PR Newswire 1999-2009/Feb 09  
(c) 2009 PR Newswire Association Inc  
File 624:McGraw-Hill Publications 1985-2009/Feb 09  
(c) 2009 McGraw-Hill Co. Inc  
File 634:San Jose Mercury Jun 1985-2009/Feb 05  
(c) 2009 San Jose Mercury News  
File 810:Business Wire 1986-1999/Feb 28  
(c) 1999 Business Wire  
File 813:PR Newswire 1987-1999/Apr 30  
(c) 1999 PR Newswire Association Inc  
File 9:Business & Industry(R) Jul/1994-2009/Feb 05  
(c) 2009 Gale/Cengage  
File 16:Gale Group PROMT(R) 1990-2009/Jan 20  
(c) 2009 Gale/Cengage  
File 148:Gale Group Trade & Industry DB 1976-2009/Jan 21  
(c) 2009 Gale/Cengage  
File 160:Gale Group PROMT(R) 1972-1989  
(c) 1999 The Gale Group  
File 275:Gale Group Computer DB(TM) 1983-2009/Jan 15  
(c) 2009 Gale/Cengage  
File 621:Gale Group New Prod.Annou.(R) 1985-2009/Jan 05  
(c) 2009 Gale/Cengage  
File 636:Gale Group Newsletter DB(TM) 1987-2009/Jan 19  
(c) 2009 Gale/Cengage  
File 139:EconLit 1969-2009/Jan  
(c) 2009 American Economic Association  
File 267:Finance & Banking Newsletters 2008/Sep 29  
(c) 2008 Dialog  
File 268:Banking Info Source 1981-2009/Feb W1  
(c) 2009 ProQuest Info&Learning  
File 625:American Banker Publications 1981-2008/Jun 26  
(c) 2008 American Banker  
File 626:Bond Buyer Full Text 1981-2008/Jul 07  
(c) 2008 Bond Buyer

Set	Items	Description
S1	2907	AU=( DRUMMOND J? OR DRUMMOND, J? OR DRUMMOND (2N) (J OR JAY-)) OR BY= DRUMMOND (2N) (J OR JAY)
S2	3	AU=( CICHON B? OR CICHON, B? OR CICHON (2N) (B OR BOB)) OR BY= CICHON (2N) (B OR BOB)
S3	37552	AU=( SMITH M? OR SMITH, M? OR SMITH (2N) (M OR MARK)) OR BY= SMITH (2N) (M OR MARK)
S4	1	AU=( BLACKSON D? OR BLACKSON, D? OR BLACKSON (2N) (D OR DALE)) OR BY= BLACKSON (2N) (D OR DALE)
S5	230	AU=( WEIS D? OR WEIS, D? OR WEIS (2N) (D OR DAVID)) OR BY= WEIS (2N) (D OR DAVID)
S6	911	AU=( CHURCH J? OR CHURCH, J? OR CHURCH (2N) (J OR JAMES)) OR BY= CHURCH (2N) (J OR JAMES)

S7           45    AU=( GILGER M? OR GILGER, M? OR GILGER (2N) (M OR MIKAL)) OR  
                   BY= GILGER (2N) (M OR MIKAL)  
 S8           0    S1 AND S2 AND S3 AND S4 AND S5 AND S6 AND S7  
 S9           41637   S1 OR S2 OR S3 OR S4 OR S5 OR S6 OR S7  
 S10       2244405    (CELL OR CELLULAR OR WIRELESS OR HANDHELD OR HAND()HELD OR  
                   MOBILE OR PORTABLE OR SMART) (1W) (PHONE PHONES OR TELEPHONE OR  
                   TELEPHONES OR UNIT OR UNITS OR DEVICE OR DEVICES OR FONE OR F-  
                   ONES) OR HANDSET OR HANDSETS OR SMARTPHONE OR SMARTPHONES OR -  
                   CELLPHONE OR CELLPHONES OR PDA OR PDAS OR BLACKBERR??? OR IPH-  
                   ONE OR IPHONES  
 S11       160    S10 AND S9  
 S12       0    LIMITALL IS ON  
 S13       1    ATM OR ATMS OR ITM OR ITMS OR CASHPOINT OR CASHPOINTS OR B-  
                   ANCOMAT OR BANCOMATS OR BANKLINK OR BANKLINKS OR CASHLINE OR -  
                   CASHLINES OR (AUTOMAT?? OR ELECTRONIC OR VIRTUAL) () (TELLER?? -  
                   OR BANK???) OR (BANK OR BANKING OR TELLER OR CURRENCY OR CASH  
                   OR MONEY OR TRANSACTION) (2N) (DISPENS???? OR MACHINE OR MACHIN-  
                   ES OR TERMINAL OR TERMINALS OR BOOTH OR BOOTHS OR KIOSK OR KI-  
                   OSKS OR STATION OR STATIONS OR DEVICE OR DEVICES)

**No relevant author matches in the NPL files.**

### III. Text Search Results from Dialog

#### A. Patent Files, Abstract

File 344:Chinese Patents Abs Jan 1985-2006/Jan  
(c) 2006 European Patent Office  
File 347:JAPIO Dec 1976-2008/Aug(Updated 081208)  
(c) 2008 JPO & JAPIO  
File 350:Derwent WPIX 1963-2008/UD=200906  
(c) 2009 Thomson Reuters  
File 371:French Patents 1961-2002/BOPI 200209  
(c) 2002 INPI. All rts. reserv.

Set	Items	Description
S1	94394	ATM OR ATMS OR ITM OR ITMS OR CASHPOINT OR CASHPOINTS OR BANCOMAT OR BANCOMATS OR BANKLINK OR BANKLINKS OR CASHLINE OR CASHLINES OR (AUTOMAT?? OR ELECTRONIC OR VIRTUAL) () (TELLER?? OR BANK???) OR (BANK OR BANKING OR TELLER OR CURRENCY OR CASH OR MONEY OR TRANSACTION) (2N) (DISPENS???? OR MACHINE OR MACHINES OR TERMINAL OR TERMINALS OR BOOTH OR BOOTHS OR KIOSK OR KIOSKS OR STATION OR STATIONS OR DEVICE OR DEVICES)
S2	362662	(CELL OR CELLULAR OR WIRELESS OR HANDHELD OR HAND())HELD OR MOBILE OR PORTABLE OR SMART) (1W) (PHONE PHONES OR TELEPHONE OR TELEPHONES OR UNIT OR UNITS OR DEVICE OR DEVICES OR FONE OR FONES) OR HANDSET OR HANDSETS OR SMARTPHONE OR SMARTPHONES OR CELLPHONE OR CELLPHONES OR PDA OR PDAS OR BLACKBERR??? OR IPHONE OR IPHONES
S3	831608	(PROXY OR PROXIES OR AGENT OR AGENTS OR INTERMEDIARY OR INTERMEDIARIES OR BRIDGE OR BRIDGES OR RELAY OR RELAYS OR GATEWAY OR GATEWAYS OR CLIENT OR CLIENTS OR APPLICATION OR APPLICATIONS OR SOFTWARE OR APPLLET OR APPLETS OR PROGRAM OR PROGRAMS OR UTILITY OR UTILITIES OR MIDLET OR MIDLETS OR CODE) (S) (DOWNLOAD??? OR DOWN()LOAD??? OR DELIVER???? OR SEND??? OR SENT OR TRANSMIT???? OR TRANSMISS???? OR RECEIV??? OR RECEIPT OR GET OR GETS OR GETTING OR GOT OR PUT OR PUTS OR PUTTING)
S4	105334	PRINT??? (S) (DOCUMENT OR DOCUMENTS OR RECEIPT OR RECEIPTS OR STATEMENT OR STATEMENTS) OR (DISPENS???? OR OUTPUT????) (S) (CASH OR CURRENCY OR BILL OR BILLS OR DOLLAR OR DOLLARS OR MONEY OR SHEET OR SHEETS OR RECEIPT OR RECEIPTS)
S5	556192	(PERFORM???? OR CONDUCT??? OR PROCESS????) (S) (TRANSACTION OR TRANSACTIONS OR FUNCTION OR FUNCTIONS OR ACTIVITY OR ACTIVITIES) OR CHARG??? (S) (ACCOUNT OR ACCOUNTS OR PURCHASE OR PURCHASES)
S6	608156	(S2 OR S3) (2S) (CONNECT???? OR LINK??? OR HOOK??? ()UP OR COMMUNICAT???? OR OPERAT????)
S7	310425	(MENU OR MENUS OR LIST OR LISTS OR CHOICE OR CHOICES OR FUNCTION OR FUNCTIONS OR TRANSACTION OR TRANSACTIONS OR ACTION OR ACTIONS OR OPTION OR OPTIONS) (S) (DISPLAY OR DISPLAYS OR SCREEN OR SCREENS OR INTERFACE OR INTERFACES OR WINDOW OR WINDOWS OR PANEL OR PANELS OR BROWSER OR BROWSERS)
S8	172313	S2 (2S) (OPERAT???? OR CONTROL???? OR INSTRUCT???? OR RUN OR RUNS OR RUNNING OR RAN OR ACTIVAT???? OR DIRECT????)
S9	1224	S1 AND S2 AND S3
S10	579	S9 AND (S4 OR S5)
S11	162	S10 AND IC=(G06F-017/00 OR G06F-0017/00 OR G06F-017/60 OR G06F-0017/60 OR G06F-019/00 OR G06F-0019/00 OR G07F-019/00 OR

G07F-0019/00)

S12 322 S1 AND S8 AND S3 AND (S4 OR S5)

S13 133 S12 AND S7

S14 43 S13 AND IC=(G06F-017/00 OR G06F-0017/00 OR G06F-017/60 OR -  
G06F-0017/60 OR G06F-019/00 OR G06F-0019/00 OR G07F-019/00 OR  
G07F-0019/00)

S15 31 S13 AND MC=(T01-F06 OR T01-J05A1 OR T05-L03C5)

S16 62 S14 OR S15

S17 19 S16 AND AY=1955:1999

**17/5/1 (Item 1 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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0017528849 - Drawing available

WPI ACC NO: 2008-D49291/200825

Related WPI Acc No: 2000-013297; 2001-006547; 2001-625543; 2004-687760;  
2005-784044; 2006-133549; 2006-290253; 2006-679465; 2007-170979;  
2007-307207; 2007-637616; 2007-785425; 2007-785426; 2007-858127;  
2008-A57142; 2008-D51260; 2008-K24460

XPX Acc No: N2008-273245

**Transaction apparatus for purchasing item i.e. cloth, has electronic check template with software for enabling transaction system to use** received customer checking account data, customer signature data and purchase amount

Patent Assignee: DIEBOLD INC (DIEB-N)

Inventor: RAMACHANDRAN N

**Patent Family** (1 patents, 1 countries)

Patent			Application			
Number	Kind	Date	Number	Kind	Date	Update
US 7344066	B1	20080318	US 199882299	P	19980417	200825 B
			US 199876051	A	19980511	
			US 2001826675	A	20010405	
			US 2004795761	A	20040308	
			US 2007714606	A	20070306	

Priority Applications (no., kind, date): US 199882299 P 19980417; US 199876051 A 19980511; US 2001826675 A 20010405; US 2004795761 A 20040308; US 2007714606 A 20070306

**Patent Details**

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 7344066	B1	EN	45	102	Related to Provisional US 199882299 Division of application US 199876051  C-I-P of application US 2001826675 Division of application US 2004795761  Division of patent US 6315195 C-I-P of patent US 6702181 Division of patent US 7207477

**Alerting Abstract** US B1

NOVELTY - The apparatus has a merchant transaction system with a communication device e.g. ~bluetooth~ device, wirelessly **receive** customer checking account data and electronic customer signature data from a hand-held device (300) e.g. phone. An electronic check template with **software** enables the merchant transaction system to use **received**

checking account data, customer signature data, a purchase amount, and a merchant identifier, to generate a dated electronic check including a customer checking account number, a customer signature, the purchase amount, and the identifier.

DESCRIPTION - An INDEPENDENT CLAIM is also included for a method comprising operating a customer approachable checkout terminal of a merchant **transaction** system to determine a purchase amount during a purchase **transaction** .

USE - **Transaction** apparatus for **conducting** financial **transaction** for purchasing an item i.e. cloth, using credit card such as \*\*MasterCard \*\* (RTM: Payment card), \*\*VISA \*\* (RTM: Payment card), \*\*Discover \*\* (RTM: Credit card) \*\*American Express \*\* (RTM: Credit card), \*\*Diner`s Club \*\* (RTM: Credit card), in an **automatic teller machine** ( **ATM** ) and **automated banking machine** .

ADVANTAGE - The apparatus effectively carries out **transactions** and enables a user to remotely interact with a **transaction terminal device** such as an **automated banking machine** , electronic **cash** register, or electronic funds transfer terminal. The apparatus facilitates to change the character of the indicia on a card such as a stored value card, thus allowing a single card to be used as a substitute for any one of a set of credit and debit cards. The apparatus reduces a number of credit and debit cards carried by a person. The apparatus selectively **displays** visible indicia reproduced from the card or object. The apparatus is compact, portable and lightweight. The apparatus is economical to produce and easy to operate. The apparatus authorizes operation based on a physical characteristic of an authorized user.

DESCRIPTION OF DRAWINGS - The drawing shows a block diagram of a **transaction** payment arrangement for an item purchase.

300 **Hand - held device**  
302 Camera  
310 Host  
312 Data store  
314 Finance systems  
316 Customer account  
320 Bar code  
330 Terminal/neutralizer  
332 Identification

**Title Terms/Index Terms/Additional Words:** TRANSACTION; APPARATUS; PURCHASE; ITEM; CLOTH; ELECTRONIC; CHECK; TEMPLATE; **SOFTWARE** ; ENABLE; SYSTEM; **RECEIVE** ; CUSTOMER; ACCOUNT; DATA; SIGNATURE; AMOUNT

#### **Class Codes**

International Classification (+ Attributes)

IPC + Level Value Position Status Version

**G07F-0019/00** A I F B 20060101

**G07F-0019/00** C I F B 20060101

ECLA: G07F-007/08, G07F-019/00

US Classification, Issued: 235379, 235380

File Segment: EPI;

DWPI Class: T01; T05

Manual Codes (EPI/S-X): **T01-J05A1** ; T05-L02; T05-L03C1

17/5/2 (Item 2 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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0016147834 - Drawing available

WPI ACC NO: 2006-679465/200670

Related WPI Acc No: 2000-013297; 2001-006547; 2001-625543; 2004-687760;

2005-784044; 2006-133549; 2006-290253; 2007-170979; 2007-307207;

2007-637616; 2007-785425; 2007-785426; 2007-858127; 2008-A57142;

2008-D49291; 2008-D51260; 2008-K24460

XPX Acc No: N2006-538551

**Wireless automatic teller machine system for e.g. dispensing of cash, has wireless device including client applications, and wirelessly communicating with machine to carry out transaction when input is provided to input device**

Patent Assignee: DIEBOLD INC (DIEB-N)

Inventor: DRUMMOND J P; RAMACHANDRAN N; SMITH M D

**Patent Family** (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
US 20060191996	A1	20060831	US 199882299	P	19980417	200670 B
			US 199876051	A	19980511	
			US 1999120506	P	19990217	
			US 1999133579	P	19990511	
			US 2000180490	P	20000205	
			US 2000505594	A	20000216	
			US 2000237812	P	20001004	
			US 2000250269	P	20001130	
			US 2001776503	A	20010202	
			US 2001826675	A	20010405	
			US 2001966932	A	20010927	
			US 2004795926	A	20040308	
			US 2004891757	A	20040715	
			US 2006345429	A	20060131	

Priority Applications (no., kind, date): US 199882299 P 19980417; US 199876051 A 19980511; US 1999120506 P 19990217; US 1999133579 P 19990511; US 2000180490 P 20000205; US 2000505594 A 20000216; US 2000237812 P 20001004; US 2000250269 P 20001130; US 2001776503 A 20010202; US 2001826675 A 20010405; US 2001966932 A 20010927; US 2004795926 A 20040308; US 2004891757 A 20040715; US 2006345429 A 20060131

#### Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20060191996	A1	EN	13	7	Related to Provisional US 199882299 Division of application US 199876051  Related to Provisional US 1999120506 Related to Provisional US 1999133579 Related to Provisional US 2000180490 C-I-P of application US 2000505594 Related to Provisional US 2000237812 Related to Provisional US 2000250269 C-I-P of application US 2001776503 C-I-P of application US 2001826675 Division of application US 2001966932

C-I-P of application US 2004795926  
C-I-P of application US 2004891757  
Division of patent US 6315195  
C-I-P of patent US 6702181  
Division of patent US 6796490  
C-I-P of patent US 7025256  
C-I-P of patent US 7040533

**Alerting Abstract US A1**

NOVELTY - The system has a portable wireless device e.g. personal digital assistant, mobile phone, including an input device, an **output** device, client applications and a digital certificate. The portable wireless device wirelessly communicates with an **automated teller machine ( ATM )** including a **cash dispenser** in order to carry out a financial transaction when an input is provided to the input device.

DESCRIPTION - An INDEPENDENT CLAIM is also included for a method for wirelessly **sending** a message from a portable device to an **automated teller machine ( ATM )**.

USE - Used for banking **transaction** e.g. **dispensing** of **cash** , **receipt** of deposits, transfer of funds between accounts, payment of **bills** , cashing checks, **receiving money** orders and account balance inquiries.

ADVANTAGE - The portable wireless device includes **client applications** which are **operative** to facilitate the servicing of the **automated teller machine** remotely by several users for carrying out **transactions** reliably and rapidly. The **ATM** is manufactured at lower cost due to the elimination of parts associated with a **display screen** , keypad, and **function** keys.

DESCRIPTION OF DRAWINGS - The drawing shows a schematic view of a wireless **automatic teller machine ( ATM )** system.

**Title Terms/Index Terms/Additional Words:** WIRELESS; AUTOMATIC; TELLER; MACHINE; SYSTEM; **DISPENSE** ; **CASH** ; DEVICE; CLIENT; APPLY; COMMUNICATE; CARRY; TRANSACTION; INPUT

**Class Codes**

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06F-0007/08 A I L B 20060101

**G07F-0019/00** A I F B 20060101

G06F-0007/06 C I L B 20060101

**G07F-0019/00** C I F B 20060101

ECLA: G07F-019/00F

US Classification, Current Main: 235-379000; Secondary: 235-381000

US Classification, Issued: 235379, 235381

File Segment: EPI;

DWPI Class: T01; T05; W01

Manual Codes (EPI/S-X): T01-C03C; T01-M06A1A; T01-N01A1; T05-H02D;

T05-L03C1; **T05-L03C5** ; W01-A05B; W01-A07H2; W01-C01D3C; W01-C01R

**17/5/4 (Item 4 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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0010537253 - Drawing available

WPI ACC NO: 2001-139942/200115

XRPX Acc No: N2001-102048

**Information exchange device for transmitting, receiving and displaying information for use in e-commerce and banking transactions, with card reading and writing facilities**

Patent Assignee: CITICORP DEV CENT INC (CITI-N)

Inventor: DO C D; RIZZO C J; WILLIAMS L

**Patent Family** (3 patents, 24 countries)

Patent			Application			
Number	Kind	Date	Number	Kind	Date	Update
EP 1061482	A1	20001220	EP 2000202089	A	20000616	200115 B
EP 1061482	B1	20040204	EP 2000202089	A	20000616	200410 E
DE 60008042	E	20040311	DE 60008042	A	20000616	200419 E
			EP 2000202089	A	20000616	

Priority Applications (no., kind, date): US 1999139732 P 19990618; EP 2000202089 A 20000616

**Patent Details**

Number	Kind	Lan	Pg	Dwg	Filing Notes
EP 1061482	A1	EN	23	13	
Regional Designated States,Original: AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI					
EP 1061482	B1	EN			
Regional Designated States,Original: AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI					
DE 60008042	E	DE			Application EP 2000202089
					Based on OPI patent EP 1061482

**Alerting Abstract** EP A1

NOVELTY - The information exchange device includes a communications module which wirelessly transmits verification information associated with an authorized user of the information exchange device, to enable verification of whether the user of the device is an authorized user.

DESCRIPTION - The personal financial assistant includes magnetic and smart card reading and writing capability, financial **software** and automatic communications capabilities to **interface** with **automated teller machines (ATMs)** or other Personal Digital Assistants (PDAs). The device also includes a radio frequency transceiver, an infrared data association transceiver, data encryption standard **processor** and flash memory. INDEPENDENT CLAIMS are included for; an information and **transaction processing** system; a method for **performing** an electronic **transaction** with an information and **transaction processing** system.

USE - Universal card system for **transmitting, receiving and displaying** information for e-commerce and banking **functions**. For installation as part of a system to serve individuals located in e.g. kiosk, car, aircraft etc.

ADVANTAGE - Allows financial institutions to quickly and effectively tailor information to specific individuals.

DESCRIPTION OF DRAWINGS - The drawing shows a perspective view of one embodiment of the invention.

- 1 User **interface**
- 2 **Display**
- 3 Universal card
- 4 Card reader/writer
- 5 Docking port

**Title Terms/Index Terms/Additional Words:** INFORMATION; EXCHANGE; DEVICE; TRANSMIT; RECEIVE; **DISPLAY**; BANK; **TRANSACTION**; CARD; READ; WRITING;



## FACILITY

### Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G07F-0007/10 A I R 20060101

G07F-0007/10 C I R 20060101

ECLA: G07F-007/10D8P

File Segment: EPI;

DWPI Class: T01; T05; W01

Manual Codes (EPI/S-X): **T01-J05A1** ; T01-M06A1A; T05-H02C5; T05-L02;

T05-L03C1; W01-A07H2; W01-A07H3

### 17/5/5 (Item 5 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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0010469979 - Drawing available

WPI ACC NO: 2001-069797/200108

Related WPI Acc No: 1994-167726

XRPX Acc No: N2001-052751

**Commercial transaction system in Internet, interprets and executes program modules, to effect transaction based on program module instructions that are not in native code**

Patent Assignee: INTELLECT AUSTRALIA PTY LTD (INTE-N)

Inventor: BERTINA J M G; OLIVER Q R

**Patent Family** (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
US 6145739	A	20001114	WO 1993AU552	A	19931026	200108 B
			US 1995424258	A	19950620	
			US 1997957246	A	19971024	

Priority Applications (no., kind, date): WO 1993AU552 A 19931026; US 1995424258 A 19950620; US 1997957246 A 19971024

### Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 6145739	A	EN	23	9	C-I-P of application WO 1993AU552 C-I-P of application US 1995424258 C-I-P of patent US 5682027

### Alerting Abstract US A

NOVELTY - RAM (21) accessed by **interface** device (11) of service provider, stores program modules (43) comprising instructions that are not in native code. The **processing** device memory has program interpreter for interpreting and executing the program module, when the microcomputer is under control of operating system, to effect **transactions** based on program module instructions that are not in native code.

DESCRIPTION - The **interface** device is connected through a coupler (14) for effecting communication with the **processing** device having microcomputer. The **operating** system programmed in native **code** of microcomputer provided for the **processing** device memory, is **run** for **performing** basic **functions** of the **processing** device. The microcomputer stores **received** data or data for **transmission** in RAM (21), when **performing** function under **control** of the **operating** system.

INDEPENDENT CLAIMS are also included for the following:

- 1.intelligent device ;
- 2.commercial transaction method

USE - In e.g. Internet for effecting commercial **transactions** between service users and service providers, using **intelligent** devices, terminals acting as satellite to host, e.g. electronic funds transfer point-of-sale (EFTPOS) terminals, internal terminals, smart card terminals, mobile phones, **PDA** , portable home automation and security **controller** , portable **home PABX controller** .

ADVANTAGE - Enables service user to transact with the same or different service providers using intelligent devices with high level of security reliably.

DESCRIPTION OF DRAWINGS - The figure shows the schematic logic diagram of the intelligent device connected to the host.

- 11 **Interface** device
- 14 Coupler
- 21 RAM
- 43 **Program** module

**Title Terms/Index Terms/Additional Words:** COMMERCIAL; TRANSACTION; SYSTEM; INTERPRETATION; EXECUTE; PROGRAM; MODULE; EFFECT; BASED; INSTRUCTION; NATIVE; CODE

#### **Class Codes**

International Classification (Main): G06K-005/00

ECLA: G06K-007/00E, G07F-007/10D10M, G07F-007/10D2P, G07F-007/10D8

US Classification, Current Main: 235-380000; Secondary: 235-382000, 235-492000, 902-026000

US Classification, Issued: 235380, 235382, 235492, 90226

File Segment: EPI;

DWPI Class: T01; T05

Manual Codes (EPI/S-X): T01-H07C5E; **T01-J05A1** ; T05-H02C5C; T05-L02

**17/5/10 (Item 10 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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0009684873 - Drawing available

WPI ACC NO: 1999-095967/199908

Related WPI Acc No: 1998-467816

XRFX Acc No: N1999-069739

**Financial transaction method between customer and terminal - loading sum of money via mobile telephone network from service centre and checking authorisation via public line**

Patent Assignee: SWISSCOM AG (SWIS-N); SWISSCOM MOBILE AG (SWIS-N)

Inventor: BOUQUET H; HEUTSCHI W; RITTER R; WALTER H

**Patent Family** (9 patents, 82 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
WO 1999000773	A1	19990107	WO 1998CH282	A	19980629	199908 B
AU 199880070	A	19990119	AU 199880070	A	19980629	199922 E
EP 993664	A1	20000419	EP 1998928045	A	19980629	200024 E
			WO 1998CH282	A	19980629	

JP 2002511172	W	20020409	JP 1999505185	A	19980629	200227	E
			WO 1998CH282	A	19980629		
EP 993664	B1	20040317	EP 1998928045	A	19980629	200421	E
			WO 1998CH282	A	19980629		
DE 59811009	G	20040422	DE 59811009	A	19980629	200428	E
			EP 1998928045	A	19980629		
			WO 1998CH282	A	19980629		
ES 2218832	T3	20041116	EP 1998928045	A	19980629	200477	E
IN 199801536	I1	20060113	IN 1998DE1536	A	19980604	200617	NCE
IN 200500997	I1	20061201	IN 1998DE1536	A	19980604	200714	NCE
			IN 2005DE997	A	20050420		

Priority Applications (no., kind, date): CH 19971564 A 19970627; WO 1998CH86 A 19980305; IN 1998DE1536 A 19980604; IN 2005DE997 A 20050420

### Patent Details

Number	Kind	Lan	Pg	Dwg	Filing	Notes
WO 1999000773	A1	DE	37	4		
National Designated States,Original: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM GW HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US UZ VN YU ZW						
Regional Designated States,Original: AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG ZW						
AU 199880070	A	EN			Based on OPI patent	WO 1999000773
EP 993664	A1	DE			PCT Application	WO 1998CH282
					Based on OPI patent	WO 1999000773
Regional Designated States,Original: AT CH DE ES FR GB IT LI NL SE						
JP 2002511172	W	JA	35		PCT Application	WO 1998CH282
					Based on OPI patent	WO 1999000773
EP 993664	B1	DE			PCT Application	WO 1998CH282
					Based on OPI patent	WO 1999000773
Regional Designated States,Original: AT CH DE ES FR GB IT LI NL SE						
DE 59811009	G	DE			Application	EP 1998928045
					PCT Application	WO 1998CH282
					Based on OPI patent	EP 993664
					Based on OPI patent	WO 1999000773
ES 2218832	T3	ES			Application	EP 1998928045
					Based on OPI patent	EP 993664
IN 199801536	I1	EN		0		
IN 200500997	I1	EN			Division of application	IN 1998DE1536

### Alerting Abstract WO A1

The customer is equipped with a mobile telephone which makes use of a mobile telephone network (6). The mobile telephone includes a mobile unit (1) and a removable identification module in which a customer identification and an electronic sum of money can be stored. The method involves reloading the sum of money from the service centre via the mobile telephone network using a secure reference.

The customer identification is transmitted to the terminal (2) via a contactless **interface** between the identification module (10) and the terminal. The terminal checks the permission of the customer to carry out a financial **transaction** using authorisation data transmitted via a public telephone network. The amount of the **transaction** is transmitted to the terminal via the contactless **interface**.

USE - E.g at point-of-sale terminal.  
ADVANTAGE - Avoid inconvenience of cards.

**Title Terms**/Index Terms/Additional Words: FINANCIAL; TRANSACTION; METHOD;  
CUSTOMER; TERMINAL; LOAD; SUM; MONEY; MOBILE; TELEPHONE; NETWORK; SERVICE  
; CENTRE; CHECK; AUTHORISE; PUBLIC; LINE

**Class Codes**

International Classification (Main): **G06F-017/60** , G07F-007/10,  
H04Q-007/24, H04Q-007/32

(Additional/Secondary): G07F-007/02, G07F-007/08

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06Q-0010/00 A I L R 20060101

G06Q-0020/00 A I R 20060101

G06Q-0040/00 A I L R 20060101

G07F-0007/02 A I F R 20060101

G07F-0007/08 A I R 20060101

G06Q-0010/00 C I L R 20060101

G06Q-0020/00 C I R 20060101

G06Q-0040/00 C I L R 20060101

G07F-0007/00 C I F R 20060101

G07F-0007/08 C I R 20060101

ECLA: G06Q-020/00, G06Q-020/00K2B, G06Q-020/00K3F, G06Q-020/00K5,  
G07F-007/08C2B

File Segment: EPI;

DWPI Class: T01; T05; W01

Manual Codes (EPI/S-X): T05-L01A; T05-L02; W01-B05A1A; W01-C01D3C;  
W01-C05B3C

**17/5/11 (Item 11 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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0009534543 - Drawing available

WPI ACC NO: 1999-479536/199940

XRPX Acc No: N1999-356999

**Interfacing system for user interactive devices within transaction execution system**

Patent Assignee: FRADKOV S (FRAD-I); IAKOVLEV L (IAKO-I); KHOMYKOV I (KHOM-I); MESHKOV A (MESH-I); TRIFEL A (TRIF-I); UNIF/X INC (UNIF-N);  
VERSA CAPITAL MANAGEMENT (VERS-N)

Inventor: FRADKOV S; IAKOVLEV L; KHOMYKOV I; MESHKOV A; TRIFEL A

**Patent Family** (6 patents, 83 countries)

Patent			Application				
Number	Kind	Date	Number	Kind	Date	Update	
WO 1999040551	A1	19990812	WO 1999US1512	A	19990125	199940	B
AU 199924688	A	19990823	AU 199924688	A	19990125	200005	E
EP 1051694	A1	20001115	EP 199904246	A	19990125	200059	E
			WO 1999US1512	A	19990125		
US 20040024610	A1	20040205	US 199872569	P	19980126	200411	E
			US 1999229473	A	19990113		
			US 2003455692	A	20030606		
US 7415715	B2	20080819	US 199872569	P	19980126	200857	E
			US 1999229473	A	19990113		
			US 2003455692	A	20030606		

US 20080271048	A1	20081030	US 199872569	P	19980126	200874	E
			US 1999229473	A	19990113		
			US 2003455692	A	20030606		
			US 2008170260	A	20080709		

Priority Applications (no., kind, date): US 199872569 P 19980126; US 1999229473 A 19990113; US 2003455692 A 20030606; US 2008170260 A 20080709

#### Patent Details

Number	Kind	Lan	Pg	Dwg	Filing	Notes
WO 1999040551	A1	EN	60	8		
National Designated States,Original: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US UZ VN YU ZW						
Regional Designated States,Original: AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG ZW						
AU 199924688	A	EN			Based on OPI patent	WO 1999040551
EP 1051694	A1	EN			PCT Application	WO 1999US1512
					Based on OPI patent	WO 1999040551
Regional Designated States,Original: AT BE CH CY DE DK ES FI FR GB GR IE IT LI LU MC NL PT SE						
US 20040024610	A1	EN			Related to Provisional	US 199872569
					Continuation of application	US
1999229473						
US 7415715	B2	EN			Related to Provisional	US 199872569
					Continuation of application	US
1999229473						
US 20080271048	A1	EN			Related to Provisional	US 199872569
					Continuation of application	US
1999229473						
					Division of application	US 2003455692
					Division of patent	US 7415715

#### Alerting Abstract WO A1

NOVELTY - A network communicates the user interactive **devices** to the **transaction** execution system. An application mechanism is coupled to the network for interfacing between the user interactive **devices** and the **transaction** execution system, and coordinating interaction of the user **interface devices** with the **transaction** execution system.

DESCRIPTION - INDEPENDENT CLAIMS are included for; a system for interfacing user interactive **devices** with a **transaction** execution system; a method for executing **transactions** requested by users using user interactive devices; a method for providing a **transaction** execution with the functionality of interacting with user interactive devices; an enterprise system for interfacing between a network and an existing user; a method for distributing scene information between a client and an application server across a network; a method for programming an application for use in an IP network environment.

USE - Providing add-on **transaction** system that **interfaces** network of users with an existing on-line **transaction** execution system.

ADVANTAGE - Does not require significant modifications to the functionality and/or protocol of such **transaction** execution system.

DESCRIPTION OF DRAWINGS - The drawing is a schematic system block diagram illustrating the integration of the **transaction** system of the invention,

with a **transaction** execution system in a network environment.

10 **Transaction** system  
12 Network  
14 **Transaction** execution system  
16 Users

**Title Terms**/Index Terms/Additional Words: **INTERFACE** ; SYSTEM; USER;  
INTERACT; DEVICE; **TRANSACTION** ; EXECUTE

#### **Class Codes**

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06F-0015/16 A I F B 20060101  
G06F-0015/16 A I L B 20060101  
G06F-0009/46 A I F B 20060101  
G06Q-0010/00 A I L B 20060101  
G06Q-0020/00 A I R 20060101  
G06Q-0030/00 A I R 20060101  
G07F-0007/08 A I R 20060101  
G06F-0015/16 C I F B 20060101  
G06F-0015/16 C I L B 20060101  
G06F-0009/46 C I F B 20060101  
G06Q-0010/00 C I L B 20060101  
G06Q-0020/00 C I R 20060101  
G06Q-0030/00 C I R 20060101  
G07F-0007/08 C I R 20060101

ECLA: G06Q-020/00K2B, G06Q-020/00K3A, G06Q-030/00B, G07F-007/08F4

US Classification, Current Main: 705-001000, 719-311000, 719-328000  
; Secondary: 705-001000, 705-009000, 709-200000, 709-217000, 709-218000,  
709-250000, 719-310000

US Classification, Issued: 7051, 719311, 719328, 719310, 709200, 709217,  
709218, 709250, 7051, 7059

File Segment: EPI;

DWPI Class: T01; T05; W01; W02

Manual Codes (EPI/S-X): T01-C03C; T01-H07C5E; **T01-J05A1** ; T01-J05B4M;  
T01-J11C1; T01-J20B1; T01-S01B; T05-L02; T05-L03; W01-A06B7; W01-A06C4;  
W01-C05B3C; W02-C03

**17/5/12 (Item 12 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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0009240489 - Drawing available

WPI ACC NO: 1999-167607/199914

XRPX Acc No: N1999-122091

**Portable information and** transaction processor

Patent Assignee: IBM UK LTD (IBMC); INT BUSINESS MACHINES CORP (IBMC)

Inventor: MAES S; MAES S H; SEDIVY J

**Patent Family** (14 patents, 25 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
WO 1999008238	A1	19990218	WO 1998GB2283	A	19980730	199914 B
US 6016476	A	20000118	US 199755418	P	19970811	200011 E
			US 19988122	A	19980116	
EP 1004099	A1	20000531	EP 1998936550	A	19980730	200031 E
			WO 1998GB2283	A	19980730	

TW 385400	A	20000321	TW 1998109091	A	19980608	200053	E
HU 200004470	A2	20010528	WO 1998GB2283	A	19980730	200140	E
			HU 20004470	A	19980730		
JP 2001512876	W	20010828	WO 1998GB2283	A	19980730	200156	E
			JP 2000506627	A	19980730		
KR 2001022217	A	20010315	KR 2000700790	A	20000124	200159	E
IL 130068	A	20030112	IL 130068	A	19980730	200317	E
JP 3476189	B2	20031210	WO 1998GB2283	A	19980730	200382	E
			JP 2000506627	A	19980730		
CZ 200000470	A3	20040317	WO 1998GB2283	A	19980730	200430	E
			CZ 2000470	A	19980730		
EP 1004099	B1	20041222	EP 1998936550	A	19980730	200501	E
			WO 1998GB2283	A	19980730		
DE 69828291	E	20050127	DE 69828291	A	19980730	200510	E
			EP 1998936550	A	19980730		
			WO 1998GB2283	A	19980730		
KR 471508	B	20050308	WO 1998GB2283	A	19980730	200545	E
			KR 2000700790	A	20000124		
DE 69828291	T2	20051222	DE 69828291	A	19980730	200601	E
			EP 1998936550	A	19980730		
			WO 1998GB2283	A	19980730		

Priority Applications (no., kind, date): US 199755418 P 19970811; US 19988122 A 19980116

#### Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
WO 1999008238	A1	EN	32	6	
National Designated States,Original: CZ HU IL JP KR PL					
Regional Designated States,Original: AT BE CH CY DE DK ES FI FR GB GR IE					
IT LU MC NL PT SE					
US 6016476	A	EN			Related to Provisional US 199755418
EP 1004099	A1	EN			PCT Application WO 1998GB2283
					Based on OPI patent WO 1999008238
Regional Designated States,Original: DE FR GB IE					
TW 385400	A	ZH			
HU 200004470	A2	HU			PCT Application WO 1998GB2283
					Based on OPI patent WO 1999008238
JP 2001512876	W	JA	42		PCT Application WO 1998GB2283
					Based on OPI patent WO 1999008238
IL 130068	A	EN			Based on OPI patent WO 1999008238
JP 3476189	B2	JA	17		PCT Application WO 1998GB2283
					Previously issued patent JP 200112876
					Based on OPI patent WO 1999008238
CZ 200000470	A3	CS			PCT Application WO 1998GB2283
					Based on OPI patent WO 1999008238
EP 1004099	B1	EN			PCT Application WO 1998GB2283
					Based on OPI patent WO 1999008238
Regional Designated States,Original: DE FR GB IE					
DE 69828291	E	DE			Application EP 1998936550
					PCT Application WO 1998GB2283
					Based on OPI patent EP 1004099
					Based on OPI patent WO 1999008238
KR 471508	B	KO			PCT Application WO 1998GB2283
					Previously issued patent KR 2001022217

DE 69828291 T2 DE

Based on OPI patent WO 1999008238

Application EP 1998936550

PCT Application WO 1998GB2283

Based on OPI patent EP 1004099

Based on OPI patent WO 1999008238

**Alerting Abstract** WO A1

NOVELTY - Processor has a CPU, memory for financial and personal information and a temporary digital certificate, a communication link, user interface, a detachable universal card, programmer for writing personal and financial information to the universal card and a verification means coupled to the CPU to verify the authorized user and preventing the programmer from writing to the card unless verification data is provided.

USE - **Processor** is for information and **transactions** and uses digital certificate security and biometric authorization to provide personal verification prior to **processing** user requested financial **transactions** and providing personal information at point of sale terminals or **ATMs**.

ADVANTAGE - **Processor** is a personal digital assistant which can store credit card etc. and personal information for transfer to a smart card. It uses biometric security to provide user verification and has digital certificate security with the user required to periodically download a temporary digital certificate from a central server of the card service provider. It is compatible with the existing infrastructure and can be used in all systems using magnetic or smart cards for access.

**Title Terms/Index Terms/Additional Words:** PORTABLE; INFORMATION;  
**TRANSACTION ; PROCESSOR**

**Class Codes**

International Classification (Main): **G06F-017/60 , G06F-019/00 , G07F-007/10**

(Additional/Secondary): **G06F-015/00, G06F-019/00 , G07F-019/00**

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06F-0021/20	A	I	L	R	20060101
G06Q-0010/00	A	I	L	R	20060101
G06Q-0020/00	A	I		R	20060101
G06Q-0040/00	A	I	L	R	20060101
G07F-0007/10	A	I		R	20060101
G07F-0007/12	A	I	L	R	20060101
G06F-0021/20	C	I	L	R	20060101
G06Q-0010/00	C	I	L	R	20060101
G06Q-0020/00	C	I		R	20060101
G06Q-0040/00	C	I	L	R	20060101
G07F-0007/10	C	I		R	20060101
G07F-0007/12	C	I	L	R	20060101

ECLA: G06Q-020/00K5, G07F-007/10D10M, G07F-007/10D8P

US Classification, Issued: 7051, 70526, 70542, 70544, 38023, 38025

File Segment: EPI;

DWPI Class: S05; T01; T04; T05

Manual Codes (EPI/S-X): S05-D01C5A; T01-H01B3; T01-M06A1A; T04-D04;

T05-D01B; T05-H02C



17/5/15 (Item 15 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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0007924403 - Drawing available

WPI ACC NO: 1997-012371/199701

Related WPI Acc No: 1999-081460; 2002-361420; 2005-443425; 2005-553408;

2007-843759; 2008-C75619; 2008-D80274; 2008-D97134

XRPX Acc No: N1997-010706

**Telephone transaction entry system for entering transaction data into database - uses transaction data entered by user from transaction entry device in response to prompts in template tailored to each user application**

Patent Assignee: CYBERFONE TECHNOLOGIES INC (CYBE-N); PC PHONE INC

(PCPH-N); CYBERFONE TECHNOLOGY INC (CYBE-N)

Inventor: MARTINO R; MARTINO R L; MARTINO L

**Patent Family** (12 patents, 27 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
WO 1996037070	A1	19961121	WO 1996US7015	A	19960516	199701 B
US 5805676	A	19980908	US 1995446546	A	19950519	199843 E
EP 886954	A1	19981230	EP 1996915846	A	19960516	199905 E
			WO 1996US7015	A	19960516	
US 5987103	A	19991116	US 1995446546	A	19950519	200001 E
			US 1997909408	A	19970811	
MX 199708955	A1	19980601	MX 19978955	A	19971119	200009 E
MX 197006	B	20000616	MX 19978955	A	19960516	200133 E
US 6574314	B1	20030603	US 1995446546	A	19950519	200339 E
			US 1997909408	A	19970811	
			US 1999390798	A	19990907	
EP 886954	B1	20060510	EP 1996915846	A	19960516	200634 E
			WO 1996US7015	A	19960516	
DE 69636128	E	20060614	DE 69636128	A	19960516	200641 E
			EP 1996915846	A	19960516	
			WO 1996US7015	A	19960516	
CA 2221853	C	20060808	CA 2221853	A	19960516	200654 E
			WO 1996US7015	A	19960516	
EP 1720334	A1	20061108	EP 1996915846	A	19961121	200673 E
			EP 20069310	A	19960516	
DE 69636128	T2	20061228	DE 69636128	A	19960516	200702 E
			EP 1996915846	A	19960516	
			WO 1996US7015	A	19960516	

Priority Applications (no., kind, date): US 1995446546 A 19950519; WO 1996US7015 A 19960516; US 1997909408 A 19970811; US 1999390798 A 19990907

#### Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
WO 1996037070	A1	EN	72	10	
National Designated States,Original: CA JP MX SG					
Regional Designated States,Original: AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL PT SE					
EP 886954	A1	EN			PCT Application WO 1996US7015
					Based on OPI patent WO 1996037070
Regional Designated States,Original: DE FR GB					
US 5987103	A	EN			Continuation of application US 1995446546
					Continuation of patent US 5805676

US 6574314	B1	EN	Continuation of application	US
1995446546				
			Continuation of application	US
1997909408				
			Continuation of patent	US 5805676
EP 886954	B1	EN	PCT Application	WO 1996US7015
			Based on OPI patent	WO 1996037070
Regional Designated States,Original:			DE FR GB	
DE 69636128	E	DE	Application	EP 1996915846
			PCT Application	WO 1996US7015
			Based on OPI patent	EP 886954
			Based on OPI patent	WO 1996037070
CA 2221853	C	EN	PCT Application	WO 1996US7015
			Based on OPI patent	WO 1996037070
EP 1720334	A1	EN	Division of application	EP 1996915846
			Division of patent	EP 886954
Regional Designated States,Original:			AL AT BE CH DE DK ES FI FR GB GR IE	
			IT LI LT LU LV MC NL PT SE SI	
DE 69636128	T2	DE	Application	EP 1996915846
			PCT Application	WO 1996US7015
			Based on OPI patent	EP 886954
			Based on OPI patent	WO 1996037070

#### Alerting Abstract WO A1

The telephone **transaction** entry system includes a data input device including a **display** (14) and a data **transaction terminal** (18) which presents a template to the **display**. The template includes several prompts customised to a particular **transaction** type for eliciting data input into the input device by a user. The **transaction terminal** formats the template and input data from the user into a data **transaction** for **transmission**.

A database server is associated with the database which **receives** the data **transaction**. The server uses the data **transaction** to create, depending on its particular type, at least one additional data **transaction** containing data for a particular record in the database. The server stores the additional data **transaction** in the record.

ADVANTAGE - Permits user to organize and control all aspects of personal **transactions** as well as any **transactions** which occur in office. Since data **transactions** are created without use of operating system or **application programs**, **transaction entry device** is simple and inexpensive and may be readily integrated with customer's desktop telephone or **portable telephone**.

**Title Terms/Index Terms/Additional Words:** TELEPHONE; TRANSACTION; ENTER; SYSTEM; DATA; DATABASE; USER; DEVICE; RESPOND; PROMPT; TEMPLATE; TAILORED; APPLY

#### Class Codes

International Classification (Main): H04M-011/000

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06F-0017/40	A	I	F	B	20060101
G06F-0009/46	A	I	L	R	20060101
G06F-0009/46	A	I		R	20060101
G06Q-0020/00	A	I	L	B	20060101
G06Q-0020/00	A	I	L	R	20060101

G06Q-0020/00	A	I		R	20060101
G06Q-0090/00	A	I	L	B	20060101
G06Q-0090/00	A	I	L		20060101
H04L-0029/06	A	I	L	B	20060101
H04L-0029/06	A	I	L	R	20060101
H04L-0029/06	A	I	L		20060101
H04L-0029/06	A	I		R	20060101
H04L-0029/08	A	N	L	R	20060101
H04L-0029/08	A	I		R	20060101
H04L-0029/08	A	N		R	20060101
H04M-0001/00	A	I	L	B	20060101
H04M-0011/00	A	I	F	B	20060101
H04M-0011/00	A	I	F		20060101
H04M-0011/06	A	I	L	B	20060101
H04M-0011/06	A	I	L		20060101
H04M-0011/08	A	I	L	B	20060101
H04M-0011/08	A	I	L		20060101
H04M-0003/42	A	I	L	B	20060101
H04M-0003/493	A	I	L	B	20060101
H04M-0003/493	A	I	L	R	20060101
H04M-0003/493	A	I	L		20060101
H04M-0003/493	A	I		R	20060101
H04M-0003/533	A	I	L	B	20060101
H04M-0003/533	A	I	L	R	20060101
H04M-0003/533	A	I	L		20060101
H04M-0003/533	A	I		R	20060101
H04N-0007/14	A	I	L	B	20060101
H04N-0007/14	A	I	L	R	20060101
H04N-0007/14	A	I	L		20060101
H04N-0007/14	A	I		R	20060101
G06F-0017/40	C	I	F	B	20060101
G06F-0009/46	C	I	L	R	20060101
G06F-0009/46	C	I		R	20060101
G06Q-0020/00	C	I	L	B	20060101
G06Q-0020/00	C	I	L	R	20060101
G06Q-0020/00	C	I		R	20060101
G06Q-0090/00	C	I	L	B	20060101
H04L-0029/06	C	I	L	B	20060101
H04L-0029/06	C	I	L	R	20060101
H04L-0029/06	C	I		R	20060101
H04L-0029/08	C	N	L	R	20060101
H04L-0029/08	C	I		R	20060101
H04L-0029/08	C	N		R	20060101
H04M-0001/00	C	I	L	B	20060101
H04M-0011/00	C	I	F	B	20060101
H04M-0011/00	C	I	L	B	20060101
H04M-0011/06	C	I	L	B	20060101
H04M-0011/08	C	I	L	B	20060101
H04M-0003/42	C	I	L	B	20060101
H04M-0003/487	C	I	L	B	20060101
H04M-0003/487	C	I	L	R	20060101
H04M-0003/487	C	I	L		20060101
H04M-0003/487	C	I		R	20060101
H04M-0003/50	C	I	L	B	20060101
H04M-0003/50	C	I	L	R	20060101
H04M-0003/50	C	I	L		20060101
H04M-0003/50	C	I		R	20060101

H04N-0007/14 C I L B 20060101  
H04N-0007/14 C I L R 20060101  
H04N-0007/14 C I R 20060101  
ECLA: G06F-009/46T, G06Q-020/00, G06Q-020/00K2B, G06Q-020/00K3A,  
H04L-029/06, H04L-029/08N27, H04L-029/08N9, H04M-003/493, H04M-003/533,  
H04N-007/14A3  
ICO: T04L-029:06C8, T04L-029:08A7  
US Classification, Current Main: 379-093170; Secondary: 348-E07081,  
379-093010, 379-093250, 705-003000, 707-102000, 709-201000  
US Classification, Issued: 37993.17, 37993.25, 37993.01, 395203, 37993.17,  
37993.25, 37993.01, 37993.17, 709201, 707102

File Segment: EPI;  
DWPI Class: T01; W01  
Manual Codes (EPI/S-X): T01-H07C; **T01-J05A1** ; T01-J05B4M; W01-C05B3

**17/5/18 (Item 18 from file: 350)**

DIALOG(R)File 350:Derwent WPIX  
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0006201805 - Drawing available  
WPI ACC NO: 1992-250258/199230  
XRPX Acc No: N1992-191128

**Portable electronic wallet with communication receiver - receives and stores selective financial information and updates balance, providing financial transaction capability with bar code and card input and printed and displayed output**

Patent Assignee: MOTOROLA INC (MOTI)  
Inventor: FINKELSTEIN L; FINKELSTEIN L D; GUTMAN J; PUHL L; WRIGHT J  
**Patent Family** (12 patents, 15 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
WO 1992011598	A1	19920709	WO 1991US7410	A	19911007	199230 B
US 5221838	A	19930622	US 1990632714	A	19901224	199326 E
			US 1992964105	A	19921020	
EP 564469	A1	19931013	EP 1991920125	A	19911007	199341 E
			WO 1991US7410	A	19911007	
JP 6501329	W	19940210	JP 1991518464	A	19911007	199411 E
			WO 1991US7410	A	19911007	
EP 564469	A4	19940525	EP 1992903443	A	19911216	199531 E
CA 2096730	C	19960709	CA 2096730	A	19911007	199638 E
EP 940760	A1	19990908	EP 1991920125	A	19911007	199941 E
			EP 1999110343	A	19911007	
KR 199707003	B1	19970501	WO 1991US7410	A	19911007	199941 E
			KR 1993701941	A	19930624	
EP 564469	B1	20000105	EP 1991920125	A	19911007	200006 E
			WO 1991US7410	A	19911007	
			EP 1999110343	A	19911007	
JP 3010069	B2	20000214	JP 1991518464	A	19911007	200013 E
			WO 1991US7410	A	19911007	
DE 69131897	E	20000210	DE 69131897	A	19911007	200015 E
			EP 1991920125	A	19911007	
			WO 1991US7410	A	19911007	
ES 2141092	T3	20000316	EP 1991920125	A	19911007	200021 E

Priority Applications (no., kind, date): US 1990632714 A 19901224; US 1992964105 A 19921020

#### Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
WO 1992011598	A1	EN	48	12	
National Designated States,Original: CA JP KR					
Regional Designated States,Original: AT BE CH DE DK ES FR GB GR IT LU NL SE					
US 5221838	A	EN	28	12	Continuation of application US 1990632714
EP 564469	A1	EN	48	12	PCT Application WO 1991US7410 Based on OPI patent WO 1992011598
Regional Designated States,Original: AT BE CH DE DK ES FR GB GR IT LI LU NL SE					
JP 6501329	W	JA			PCT Application WO 1991US7410 Based on OPI patent WO 1992011598
EP 564469	A4	EN			
CA 2096730	C	EN			
EP 940760	A1	EN			Division of application EP 1991920125
Division of patent EP 564469					
Regional Designated States,Original: AT BE CH DE DK ES FR GB GR IT LI LU NL SE					
KR 199707003	B1	KO			PCT Application WO 1991US7410
EP 564469	B1	EN			PCT Application WO 1991US7410 Related to application EP 1999110343 Related to patent EP 940760 Based on OPI patent WO 1992011598
Regional Designated States,Original: AT BE CH DE DK ES FR GB GR IT LI LU NL SE					
JP 3010069	B2	JA	31		PCT Application WO 1991US7410 Previously issued patent JP 06501329
Based on OPI patent WO 1992011598					
DE 69131897	E	DE			Application EP 1991920125 PCT Application WO 1991US7410 Based on OPI patent EP 564469 Based on OPI patent WO 1992011598
ES 2141092	T3	ES			Application EP 1991920125 Based on OPI patent EP 564469

#### Alerting Abstract WO A1

The electronic wallet (100) has a keyboard (102), **function** keys (104) and buttons (106) for user input of data and commands. A liquid crystal **display** (108), a speaker (110), light **display** (114) and tactile alert indicator provide user **display** and information.

Data may be entered by means of a bar **code** reading optical wand (116) and financial card reader (122). A printer (118) provides hard copy output of cheques and other information. The wallet is capable of selective call **receiving** a wireless message via an aerial and **receiver**, including balance and **performing** financial **transactions**.

USE/ADVANTAGE - Portable financial **transaction** and communication **devices**. Simple and accurate balance checking. Allows concurrent use of same financial card or cheque account.

#### Equivalent Alerting Abstract US A

The wallet includes memory for storing at least a balance corresponding to an account in a financial institution. A selective call receiver receives a wireless message transmitted from a remote transmitter.

The wireless message includes financial information relating to the balance for conforming a financial transaction with the financial institution. A controller is coupled to the memory and to the receiver, and can update the balance in the memory in response to the wireless message.

ADVANTAGE - Capable of communicating financial information and storing and updating at least one of the financial information and a balance.

**Title Terms/Index Terms/Additional Words:** PORTABLE; ELECTRONIC; WALLET; COMMUNICATE; **RECEIVE** ; STORAGE; SELECT; FINANCIAL; INFORMATION; UPDATE; BALANCE; **TRANSACTION** ; CAPABLE; BAR; **CODE** ; CARD; INPUT; PRINT; **DISPLAY** ; OUTPUT

#### Class Codes

International Classification (Main): G06F-015/16, G06F-015/30

(Additional/Secondary): **G06F-017/00** , G06K-001/14

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06F-0013/00	A	I	F	R	20060101
G06F-0015/02	A	I		R	20060101
G06Q-0020/00	A	I		R	20060101
G07F-0007/08	A	I		R	20060101
G07F-0007/10	A	I		R	20060101
G06F-0013/00	C	I	F	R	20060101
G06F-0015/02	C	I		R	20060101
G06Q-0020/00	C	I		R	20060101
G07F-0007/08	C	I		R	20060101
G07F-0007/10	C	I		R	20060101

ECLA: G06F-015/02C, G06F-015/02D, G06F-015/02S, G06Q-020/00K2B, G06Q-020/00K5, G07F-007/08C2, G07F-007/10D8P

US Classification, Current Main: 235-379000; Secondary: 235-380000, 235-472020, 340-005410, 340-007100, 340-007540

US Classification, Issued: 235379, 235380, 235472

File Segment: EPI;

DWPI Class: T01; T04; T05; W05

Manual Codes (EPI/S-X): T01-J01; T01-M06A1; T04-A03A; T04-A03B1; T05-L02; W05-A05C1

**17/5/19 (Item 19 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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0005862386 - Drawing available

WPI ACC NO: 1992-089180/199212

XPX Acc No: N1992-066942

**Secure data transmission esp. for automatic banking transactions - using correctly identified PIN code entered in portable device to allow direct connection to bank**

Patent Assignee: SCHREIBER H (SCHR-I)

Inventor: SCHREIBER H

**Patent Family** (2 patents, 12 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
DE 4027735	A	19920312	DE 4027735	A	19900901	199212 B

WO 1992004694      A      19920319    WO 1991DE673            A    19910824    199214    E

Priority Applications (no., kind, date): DE 4027735    A    19900901

#### Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
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DE 4027735	A	DE	16	7	
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WO 1992004694	A	EN	42		
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National Designated States,Original: JP US

Regional Designated States,Original: AT CH DE DK ES GB GR LU NL SE

#### Alerting Abstract DE A

The data **transmission** system has the bank card (1) inserted in a read/write device (2) used to enter a PIN number for verification of the card user. The inserted card (1) communicates via a data communication network with a further card or read/write device upon input of the correct on-line **code** , to allow direct banking transactions.

The bank card (1) and the read/write (2) device are coupled to the telephone network via a modem, with a similar modem at the bank end.

USE/ADVANTAGE - Also for hotel reservations, bookings etc.. Allows stored **code** to be updated.

**Title Terms**/Index Terms/Additional Words: SECURE; DATA; **TRANSMISSION** ;  
AUTOMATIC; BANK; TRANSACTION; CORRECT; IDENTIFY; PIN; **CODE** ; ENTER;  
PORTABLE; DEVICE; ALLOW; DIRECT; CONNECT

#### Class Codes

(Additional/Secondary): G07F-007/10, H04L-009/32

ECLA: G07F-007/08C2B, G07F-007/10D4E, G07F-007/10D8P

File Segment: EPI;

DWPI Class: T01; T05; W01

Manual Codes (EPI/S-X): **T01-J05A1** ; T05-L02; W01-A05B

## B. Patent Files, Full-Text

File 348:EUROPEAN PATENTS 1978-200905

(c) 2009 European Patent Office

File 349:PCT FULLTEXT 1979-2009/UB=20090108|UT=20090101

(c) 2009 WIPO/Thomson

File 324:GERMAN PATENTS FULLTEXT 1967-200906

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Set	Items	Description
S1	89314	ATM OR ATMS OR ITM OR ITMS OR CASHPOINT OR CASHPOINTS OR B- ANCOMAT OR BANCOMATS OR BANKLINK OR BANKLINKS OR CASHLINE OR - CASHLINES OR (AUTOMAT?? OR ELECTRONIC OR VIRTUAL) () (TELLER?? - OR BANK???) OR (BANK OR BANKING OR TELLER OR CURRENCY OR CASH OR MONEY OR TRANSACTION) (2N) (DISPENS???? OR MACHINE OR MACHIN- ES OR TERMINAL OR TERMINALS OR BOOTH OR BOOTHS OR KIOSK OR KI- OSKS OR STATION OR STATIONS OR DEVICE OR DEVICES)
S2	226369	(CELL OR CELLULAR OR WIRELESS OR HANDHELD OR HAND()HELD OR MOBILE OR PORTABLE OR SMART) (1W) (PHONE PHONES OR TELEPHONE OR TELEPHONES OR UNIT OR UNITS OR DEVICE OR DEVICES OR FONE OR F-

ONES) OR HANDSET OR HANDSETS OR SMARTPHONE OR SMARTPHONES OR -  
CELLPHONE OR CELLPHONES OR PDA OR PDAS OR BLACKBERR??? OR IPH-  
ONE OR IPHONES

S3 498018 (PROXY OR PROXIES OR AGENT OR AGENTS OR INTERMEDIARY OR IN-  
TERMEDIARIES OR BRIDGE OR BRIDGES OR RELAY OR RELAYS OR GATEW-  
AY OR GATEWAYS OR CLIENT OR CLIENTS OR APPLICATION OR APPLICA-  
TIONS OR SOFTWARE OR APPLLET OR APPLETS OR PROGRAM OR PROGRAMS  
OR UTILITY OR UTILITIES OR MIDLET OR MIDLETS OR CODE) (10N) (DO-  
WNLOAD??? OR DOWN()LOAD??? OR DELIVER???? OR SEND??? OR SENT -  
OR TRANSMIT???? OR TRANSMISS???? OR RECEIV??? OR RECEIPT OR G-  
ET OR GETS OR GETTING OR GOT OR PUT OR PUTS OR PUTTING)

S4 53286 PRINT??? (7N) (DOCUMENT OR DOCUMENTS OR RECEIPT OR RECEIPTS -  
OR STATEMENT OR STATEMENTS) OR (DISPENS???? OR OUTPUT????) (7N-  
) (CASH OR CURRENCY OR BILL OR BILLS OR DOLLAR OR DOLLARS OR M-  
ONEY OR SHEET OR SHEETS OR RECEIPT OR RECEIPTS)

S5 444127 (PERFORM???? OR CONDUCT??? OR PROCESS????) (7N) (TRANSACTION  
OR TRANSACTIONS OR FUNCTION OR FUNCTIONS OR ACTIVITY OR ACTIV-  
ITIES) OR CHARG??? (7N) (ACCOUNT OR ACCOUNTS OR PURCHASE OR PUR-  
CHASES)

S6 262230 (S2 OR S3) (20N) (CONNECT???? OR LINK??? OR HOOK??? ()UP OR C-  
OMMUNICAT???? OR OPERAT????)

S7 220110 (MENU OR MENUS OR LIST OR LISTS OR CHOICE OR CHOICES OR FU-  
NCTION OR FUNCTIONS OR TRANSACTION OR TRANSACTIONS OR ACTION -  
OR ACTIONS OR OPTION OR OPTIONS) (10N) (DISPLAY OR DISPLAYS OR -  
SCREEN OR SCREENS OR INTERFACE OR INTERFACES OR WINDOW OR WIN-  
DOWS OR PANEL OR PANELS OR BROWSER OR BROWSERS)

S8 81815 S2 (15N) (OPERAT???? OR CONTROL???? OR INSTRUCT???? OR RUN  
OR RUNS OR RUNNING OR RAN OR ACTIVAT???? OR DIRECT????)

S9 198 S1(S)S2(S)S3(S) (S4 OR S5)

S10 515 S1(S)S2(S)S3

S11 207 S10(S) (S4 OR S5)

S12 167 S11(S) (S6 OR S7)

S13 57 S12 AND IC=(G06F-017/00 OR G06F-0017/00 OR G06F-017/60 OR -  
G06F-0017/60 OR G06F-019/00 OR G06F-0019/00 OR G07F-019/00 OR  
G07F-0019/00)

S14 190 S1(S)S8(S)S3

S15 104 S14(S) (S4 OR S5)

S16 27 S15 AND IC=(G06F-017/00 OR G06F-0017/00 OR G06F-017/60 OR -  
G06F-0017/60 OR G06F-019/00 OR G06F-0019/00 OR G07F-019/00 OR  
G07F-0019/00)

S17 64 S13 OR S16

S18 17 S17 NOT AD=19990519:20090209/PR

**18/3,K/1 (Item 1 from file: 348)**

DIALOG(R)File 348:EUROPEAN PATENTS

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02471776

**Cash dispensing system**

**Bargeldausgabesystem**

**Systeme de distribution d'argent**

PATENT ASSIGNEE:

Bestevaart Gouda B.V., (8220800), Raadhuislaan 5B, 2242 CR Wassenaar,  
(NL), (Applicant designated States: all)

INVENTOR:

Jongbloed, Anton Jurrien Herman, Raadhuis 5 b, 2242 CR, WASSENAAR, (NL)



LEGAL REPRESENTATIVE:

Clarkson, Paul Magnus et al (9213871), Howrey LLP PO Box 94361, 1090 GJ  
Amsterdam, (NL)

PATENT (CC, No, Kind, Date): EP 1926058 A2 080528 (Basic)  
EP 1926058 A3 080702

APPLICATION (CC, No, Date): EP 2007121244 071121;

PRIORITY (CC, No, Date): NL 1032907 061121

DESIGNATED STATES: AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES; FI; FR; GB; GR;  
HU; IE; IS; IT; LI; LT; LU; LV; MC; MT; NL; PL; PT; RO; SE; SI; SK; TR

EXTENDED DESIGNATED STATES: AL; BA; HR; MK; RS

INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):

IPC + Level Value Position Status Version Action Source Office:

G07D-0011/00 A I F B 20060101 20080220 H EP

**G07F-0019/00** A I L B 20060101 20080220 H EP

G06Q-0020/00 A I L B 20060101 20080220 H EP

ABSTRACT WORD COUNT: 72

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200822	841
SPEC A	(English)	200822	5129
Total word count - document A			5972
Total word count - document B			0
Total word count - documents A + B			5972

INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):

IPC + Level Value Position Status Version Action Source Office:

... **G07F-0019/00** A I L B 20060101 20080220 H EP

...SPECIFICATION method of operation, dispensing takes place by sending a signal to the ATM to authorize **dispensing** of a predetermined quantity of **cash** in response to receipt by the ATM of a verification signal. The verification signal may...

...cash. Preferably and most simply, the verification signal may comprise keypad input of a transaction **code directly** at the **ATM**. The transaction **code** may be **sent** to a **mobile telephone** or similar **communication** device belonging to the person desiring to withdraw cash. This person would then submit the verification signal to the **ATM** as an acknowledgement of identity.

The invention also relates to a method of cash transaction...

...a reduced scale safe 10. Destruction device 26 comprises a perforator and ink spray which **operate** to perforate the stock of cash 18 and mark it with indelible ink on receipt of an appropriate signal.

A **wireless communication device** 20, position determining device 22, and microprocessor 24 are also located within interior 14. Although ...

...The microprocessor 24 controls operation of the ATM 1, and contains the necessary software for **performing** its **functions** as will be described below. In particular, it includes a **communication encryption application** for the communication device 20 ensuring that messages **sent** and **received** are sufficiently encrypted to avoid interception. It also

includes a **cash** management **application** to control the **dispensing** (and **receipt** ) of **cash** .

The exterior of the safe 10 is provided with a dispensing slot 30 leading from...

...On setting up the application software 166, the customer provides details of the number of **mobile telephone** 162 to the communication exchange 114, which incorporates the data in its database 112. The **mobile telephone** 162 also transmits details regarding its SIM card 164 and the International Mobile Equipment Identity (IMEI) of the **mobile telephone** 162. In an alternative lower security version, the IMEI **code** may be omitted, allowing easier **application** set up and shorter **transmission** times.

In order to initiate a cash withdrawal, the customer accesses the application software 166...

**18/3,K/2 (Item 2 from file: 348)**

DIALOG(R)File 348:EUROPEAN PATENTS

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01957307

**Trusted infrastructure support systems, methods and techniques for secure electronic commerce and rights management**

**Vertrauenswürdige Infrastrukturbetreuungssysteme, Verfahren und Techniken zum sicheren elektronischen Handel und zur Rechteverwaltung**

**Systemes de support d'infrastructure de confiance, methodes et techniques pour le commerce electronique securise et la gestion de droits**

PATENT ASSIGNEE:

Intertrust Technologies Corp., (2434320), 460 Oakmead Parkway, Sunnyvale, CA 94086-4708, (US), (Applicant designated States: all)

INVENTOR:

Shear, Victor H., 5203 Battery Lane, BethesdaMD 20814, (US)

Van Wie, David M., 1780 East 25th Avenue, Eugene OR 97403, (US)

Weber, Robert P., 215 Waverly Street nr.4, Menlo ParkCA 94025, (US)

LEGAL REPRESENTATIVE:

Smith, Norman Ian et al (36041), fJ CLEVELAND 40-43 Chancery Lane, London WC2A 1JQ, (GB)

PATENT (CC, No, Kind, Date): EP 1577816 A2 050921 (Basic)  
EP 1577816 A3 060802

APPLICATION (CC, No, Date): EP 2005076225 960904;

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE

RELATED PARENT NUMBER(S) - PN (AN):

EP 974129 (EP 96932173)

INTERNATIONAL PATENT CLASS (V7): **G06F-017/60 ; G07F-019/00**

INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):

IPC + Level Value Position Status Version Action Source Office:

**G06F-0017/60** A I F B 00000000 20050713 H EP

**G07F-0019/00** A I L B 20060101 20050713 H EP

ABSTRACT WORD COUNT: 252

NOTE:

Figure number on first page: 4

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200538	1074

SPEC A (English) 200538 66190  
Total word count - document A 67274  
Total word count - document B 0  
Total word count - documents A + B 67274

INTERNATIONAL PATENT CLASS (V7): **G06F-017/60** ...

... **G07F-019/00**

INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):

IPC + Level Value Position Status Version Action Source Office:

**G06F-0017/60** A I F B 00000000 20050713 H EP...

... **G07F-0019/00** A I L B 20060101 20050713 H EP

...SPECIFICATION power company delivers electrical power to our homes,  
\* the telephone company connects people and electronic **devices** near and  
far and provides directory services when you don't know the right number  
...

...fuel.  
\* You can also have confidence in the cleanliness of the local bakery  
because it **displays** an inspection notice certifying that it has been  
inspected by the local health department.  
Support...

...that connects millions of computers worldwide -- is being used  
increasingly as the vehicle for commerce **transactions**. Fueled largely  
by easy-to-use **interfaces** (e.g., those allowing customers to "point and  
click" on items to initiate purchase and...

...in the electronic marketplace, while often unaware of the  
behind-the-scenes intricacies of payment **transaction** activity,  
nonetheless require easy to use, efficient and flexible **interfaces** to  
payment mechanisms and financial obligation fulfillment systems.  
\* Rights holders in all types of electronic...

...forms of electronic interaction.

Some of the advantageous features and characteristics of the  
Distributed Commerce **Utility** provided by the present inventions include  
the following:

\* The Distributed Commerce **Utility** supports programmable, distributed,  
and optimally computerized commerce and **communications** administration.  
It uniquely provides an array of services that perform various  
administrative and support roles...

**18/3,K/6 (Item 6 from file: 348)**

DIALOG(R)File 348:EUROPEAN PATENTS

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01796015

**Mobile electronic commerce system**

**Mobiles elektronisches Handelssystem**

**Systeme de commerce electronique mobile**

PATENT ASSIGNEE:

MATSUSHITA ELECTRIC INDUSTRIAL CO., LTD, (216884), 1006, Oaza-Kadoma,  
Kadoma-shi, Osaka 571-0000, (JP), (Applicant designated States: all)

INVENTOR:

Takayama, Hisashi, 5-6-12-104 Matsubara, Setagaya-ku Tokyo 156-0043, (JP)

LEGAL REPRESENTATIVE:

Grunecker, Kinkeldey, Stockmair & Schwanhausser Anwaltssozietat (100721)  
, Maximilianstrasse 58, 80538 Munchen, (DE)  
PATENT (CC, No, Kind, Date): EP 1467300 A1 041013 (Basic)  
APPLICATION (CC, No, Date): EP 2004015278 980813;  
PRIORITY (CC, No, Date): JP 97230564 970813  
DESIGNATED STATES: DE; FR; GB  
RELATED PARENT NUMBER(S) - PN (AN):  
EP 950968 (EP 98937807)  
INTERNATIONAL PATENT CLASS (V7): **G06F-017/60** ; H04Q-007/32; G07F-007/08  
ABSTRACT WORD COUNT: 150  
NOTE:  
Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English  
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200442	17631
SPEC A	(English)	200442	160348
Total word count - document A			177979
Total word count - document B			0
Total word count - documents A + B			177979

INTERNATIONAL PATENT CLASS (V7): **G06F-017/60** ...

...SPECIFICATION installation number are entered, and the execution switch is pressed. Through the performance of this **operation**, installation information is exchanged by the **mobile** user terminal 100 and the service system 110, and the electronic telephone card is installed...Upon receiving the electronic ticket issuing commission 5903, the service providing system transmits, to the **transaction processing** system, a clearing request 5904, which is a message requesting the clearance of the price of the ticket.

Upon the clearing request 5904 being received by the **transaction processing** system, the **transaction** server 1000 updates data in the subscriber information server 1001, in the member store information server 1002 and in the **transaction** information server 1003, **performs** a clearing **process** for the credit card, and transmits to the service providing system a clearing completion notification...providing system. Upon receiving the refund commission 8206, the service providing system transmits to the **transaction processing** system 106 a refund clearing request 8207, which is a message requesting that the ticket refund clearing process be performed.

**18/3,K/8 (Item 8 from file: 348)**

DIALOG(R)File 348:EUROPEAN PATENTS

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01659754

**CASH AUTOMATIC DEALING SYSTEM**

**CASH-AUTOMATISCHES DEALING-SYSTEM**

**SYSTEME D'OPERATION AUTOMATIQUE EN ESPECES**

PATENT ASSIGNEE:

FUJITSU LIMITED, (211463), 1-1, Kamikodanaka 4-chome, Nakahara-ku,  
Kawasaki-shi, Kanagawa 211-8588, (JP), (Applicant designated States:  
all)

INVENTOR:

OHARA, Yoji, Fujitsu Terminal Systems Ltd., 1-8-3 Tonyamachi,  
Maebashi-shi, Gunma 371-0855, (JP)

LEGAL REPRESENTATIVE:

Hitching, Peter Matthew (74871), Haseltine Lake & Co., Imperial House,  
15-19 Kingsway, London WC2B 6UD, (GB)

PATENT (CC, No, Kind, Date): EP 1489535 A1 041222 (Basic)  
WO 2003081495 031002

APPLICATION (CC, No, Date): EP 2002707145 020325; WO 2002JP2858 020325

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;  
LU; MC; NL; PT; SE; TR

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS (V7): G06F-017/60

ABSTRACT WORD COUNT: 137

NOTE: Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; Japanese

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200452	243
SPEC A	(English)	200452	2678
Total word count - document A			2921
Total word count - document B			0
Total word count - documents A + B			2921

INTERNATIONAL PATENT CLASS (V7): G06F-017/60

...ABSTRACT transaction system that provides enhanced convenience for both customers and financial institutions by utilizing a **mobile telephone** and a computer network. The automated cash transaction system includes: a server which is **connected** to the computer network, and which distributes a transaction processing program for allowing the **mobile telephone** to carry out processing at least for user authentication and **communications** with an automated cash transaction machine; the **mobile telephone** which **receives** the transaction processing **program** from the server via the computer network, stores the **received transaction processing program**, and carries out the **processing** for user authentication and **communications** with the automated **cash transaction machine** in accordance with the **transaction processing program**; and the automated **cash transaction machine** which carries out automated cash **transaction processing** based on data entered through **communications** with the **mobile telephone**.

NOTE:

...SPECIFICATION present invention, there is provided an automated cash transaction system comprising: a server which is **connected** to a computer network, and which distributes a transaction processing program for allowing a **mobile telephone** to carry out processing at least for user authentication and **communications** with an automated cash transaction machine; the **mobile telephone** which **receives** the transaction processing **program** from the server via the computer network, stores the **received transaction processing program**, and carries out the **processing** for user authentication and **communications** with the automated **cash transaction machine** in accordance with the **transaction processing program**; and the automated **cash transaction machine** which carries out automated cash **transaction processing** based on data entered through **communications** with the **mobile telephone**.

According to a second aspect of the present invention, the transaction

processing program is preferably...

...CLAIMS A1

1. An automated cash transaction system comprising:  
a server which is **connected** to a computer network, and which distributes a transaction processing program for allowing a **mobile telephone** to carry out processing at least for user authentication and **communications** with an automated cash transaction machine;  
said **mobile telephone** which **receives** said transaction processing program from said server via said computer network, stores said **received transaction processing program**, and carries out said **processing** for user authentication and **communications** with said automated **cash transaction machine** in accordance with said **transaction processing** program; and  
said automated cash **transaction** machine which carries out automated cash **transaction processing** based on data entered through **communications** with said **mobile telephone**.
2. An automated cash transaction system as claimed in claim 1, wherein said transaction processing...

18/3,K/10 (Item 10 from file: 348)

DIALOG(R)File 348:EUROPEAN PATENTS

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01093844

System configuration where certain transaction devices are run through browser interface to HTTP and other devices are run responsive to messages in ATM legacy system

Systemkonfiguration, bei der bestimmte Transaktionsvorrichtungen mit einer Browser-Schnittstelle zu HTTP und andere Vorrichtungen nach Berichten aus einem Geldautomaten-Vermachtnissystem arbeiten

Configuration de systeme dans lequel certains dispositifs de transaction sont operes via une interface browser vers des HTTP et d'autres dispositifs sont operes selon des messages dans un systeme-legue de machines bancaires

PATENT ASSIGNEE:

DIEBOLD, INCORPORATED, (379921), 5995 Mayfair Road, North Canton, OH 44720, (US), (Proprietor designated states: all)

INVENTOR:

Drummond, Jay, Paul, 1965 Augusta Drive SE, Massillon, Ohio 44646, (US)  
Blackson, Dale, 5056 Paddington Down Street, Canton, Ohio 44718, (US)  
Cichon Bob A., 2112 Tennyson N.E. 6, Massillon Ohio 44646, (US)  
Moales, Mark, A., 5162 Bundoran Street, North Canton, Ohio 44720, (US)  
Smith, Mark, D., 1910 Hunting Valley, NW North Canton, Ohio 44720, (US)  
Ess, Joseph, C., 220 Wilbur Drive NE 10, North Canton, Ohio 44720, (US)  
Weis, David, W., 842 McKinley Boulevard, Ashland, Ohio 44805, (US)  
Richards, Bruce, G., 707 Briar Avenue, North Canton, Ohio 44720, (US)  
Church, James, 741 Governor's Circle, Kent, Ohio 44240, (US)

LEGAL REPRESENTATIVE:

Boden, Keith McMurray et al (83222), D Young & Co 120 Holborn, London EC1N 2DY, (GB)

PATENT (CC, No, Kind, Date): EP 961249 A2 991201 (Basic)  
EP 961249 A3 040630  
EP 961249 B1 081008

APPLICATION (CC, No, Date): EP 99303410 990430;

PRIORITY (CC, No, Date): US 77337 980527; US 91887 P 980707; US 95626 P 980807; US 98907 P 980902; US 193627 981117  
 DESIGNATED STATES: DE; ES; FR; GB; IT  
 EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI  
 INTERNATIONAL PATENT CLASS (V7): **G07F-019/00**  
 INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):  
 IPC + Level Value Position Status Version Action Source Office:  
**G07F-0019/00** A I F B 20060101 19991001 H EP  
 ABSTRACT WORD COUNT: 227  
 NOTE: Figure number on first page: 1  
 LANGUAGE (Publication,Procedural,Application): English; English; English  
 FULLTEXT AVAILABILITY:  

Available Text	Language	Update	Word Count
CLAIMS A	(English)	199948	355
CLAIMS B	(English)	200841	529
CLAIMS B	(German)	200841	492
CLAIMS B	(French)	200841	637
SPEC A	(English)	199948	33419
SPEC B	(English)	200841	22510
Total word count - document A			33779
Total word count - document B			24168
Total word count - documents A + B			57947

INTERNATIONAL PATENT CLASS (V7): **G07F-019/00**  
 INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):  
 IPC + Level Value Position Status Version Action Source Office:  
**G07F-0019/00** A I F B 20060101 19991001 H EP

**18/3,K/11 (Item 11 from file: 348)**  
 DIALOG(R)File 348:EUROPEAN PATENTS  
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 01030324  
**MOBILE ELECTRONIC COMMERCE SYSTEM**  
**MOBILES ELEKTRONISCHES HANDELSSYSTEM**  
**SYSTEME DE COMMERCE ELECTRONIQUE MOBILE**  
 PATENT ASSIGNEE:  
 MATSUSHITA ELECTRIC INDUSTRIAL CO., LTD, (216884), 1006, Oaza-Kadoma,  
 Kadoma-shi, Osaka 571-0000, (JP), (Applicant designated States: all)  
 INVENTOR:  
 TAKAYAMA, Hisashi, 5-6-12-104, Matsubara, Setagaya-ku, Tokyo 156-0043,  
 (JP)  
 LEGAL REPRESENTATIVE:  
 Grunecker, Kinkeldey, Stockmair & Schwanhauser Anwaltssozietat (100721)  
 , Maximilianstrasse 58, 80538 Munchen, (DE)  
 PATENT (CC, No, Kind, Date): EP 950968 A1 991020 (Basic)  
 WO 9909502 990225  
 APPLICATION (CC, No, Date): EP 98937807 980813; WO 98JP3608 980813  
 PRIORITY (CC, No, Date): JP 97230564 970813  
 DESIGNATED STATES: DE; FR; GB  
 RELATED DIVISIONAL NUMBER(S) - PN (AN):  
 (EP 2004015278)  
 INTERNATIONAL PATENT CLASS (V7): **G06F-017/60**  
 ABSTRACT WORD COUNT: 150  
 NOTE: Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; Japanese  
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9942	17239
SPEC A	(English)	9942	160346
Total word count - document A			177585
Total word count - document B			0
Total word count - documents A + B			177585

INTERNATIONAL PATENT CLASS (V7): **G06F-017/60**

...SPECIFICATION means, data concerning an electronic negotiable card that is to be issued, and through wireless **communication** installs a **program** for an electronic negotiable card corresponding to the installation number.

As a result, while the printed matter on which the installation number has been **printed** is employed as a distribution medium, the **program** for the electronic negotiable card can be **transmitted** along the distribution route as a gift product.

According to the invention cited in claim...are printed.

During the installation procedures, first, the coating (scratch portion) is removed. Then the **mobile** user terminal is set to the telephone card mode and the **operating** menu of the telephone card mode is displayed by using the **function** switch (F4). When the **menu** is selected, the installation **screen** is displayed. Following this, the installation card number and the installation number are entered, and...

...ticket mode and the operating menu for the ticket mode is displayed by using the **function** switch (F4). When the **menu** is selected, the installation **screen** is displayed. Following this, the installation card number and the installation number are entered and...received ticket transfer offer response 7404 (display the transfer offer response: 7405). Thereafter, via digital **wireless telephone communication**, the mobile user terminal transmits to the mobile user terminal of user B a ticket...

**18/3,K/15 (Item 4 from file: 349)**

DIALOG(R)File 349:PCT FULLTEXT

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00736216 \*\*Image available\*\*

**SYSTEM AND METHOD FOR PROCESSING FINANCIAL TRANSACTIONS**

**SYSTEME ET PROCEDE DE TRAITEMENT DE TRANSACTIONS FINANCIERES**

Patent Applicant/Inventor:

GIORDANO Joseph A, 15344 Oakmere Place, Centreville, VA, US, US  
(Residence), US (Nationality)

Legal Representative:

GARRETT Arthur S, Finnegan, Henderson, Farabow, Garrett & Dunner, L.L.P.,  
1300 I Street, N.W., Washington, DC 20005-3315, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200049551 A1 20000824 (WO 0049551)

Application: WO 2000US4163 20000218 (PCT/WO US0004163)

Priority Application: US 99120760 19990219

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)



AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB  
GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA  
MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA  
UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 14767

Main International Patent Class (v7): **G06F-017/60**

International Patent Class (v7): **G06F-017/00 ...**

Fulltext Availability:

Detailed Description

Claims

Claim

... transceiver that identifies a class of persons (e.g., handicapped) such that when a person **interfaces** with the **transaction processing** system 26, an attendant will be alerted as to any special customer needs. Yet another...

...personal services to the customer. A further embodiment includes a customer transceiver 50 that transmits **automatic teller machine (ATM)** card information to an **ATM**. Once the **ATM** receives the information, the customer is prompted to input his/her PIN and **transaction** information, allowing the **process** to continue as usual. Various active and customer transceivers (48 and 50, respectively) may be...associated with the entered number, and it must be accepted by the merchant. Otherwise, the **process** will terminate without authorizing the **transaction**. After the customer information has been entered, **processing** flows to step 1245 where the CPU 1120 next transmits the stored customer/transmitter ID...communicate with the pay per view system and purchase the movie directly through the television. **Printer** 1320 may be used to **print** a **receipt** for a customer upon completion of a **transaction**, and **display** 1340 may be used to communicate information to a customer (e.g., when to input...

...An alternate embodiment merchant transceiver includes a merchant transceiver built into or attachable to a **portable device** (e.g., Palm PilotTM, handheld computer, etc.) that enables the capture and transmission of a...

...The merchant transceiver includes a CPU 1300 with sufficient memory 1305 to capture and locally **process** a **transaction**. The merchant transceiver may or may not have wireless connectivity to the **transaction processing** system 26. Yet a further embodiment includes a merchant transceiver associated with a vending machine...

...the merchant transceiver without departing from the scope of this invention.

In a preferred embodiment, **transaction processing** system 26 is owned

and operated by a company separate from the entities that own merchant store 12 and payment processing system 16. In exchange for the service provided by

**transaction processing** system 26, merchants are charged fees to **process**

transceiver-based **transactions**. First, a **transaction** fee is charged for each **transaction processed** through **transaction processing** system 26. In addition, an advertising fee may be charged to cover brand communication. That is, customer transceiver 50 is supplied under a brand name owned by the owner of **transaction processing** system 26. This brand name is widely advertised to entice customers to patronize merchant stores 12 having the ability to **conduct transactions** using customer transceiver 50. Thus, the owner of **transaction processing** system 26 charges an advertising fee to participating merchant stores 12. Alternatively, the **transaction processing** system 26 may permit large corporations owning multiple retail outlets to market customer transceiver 50...

18/3,K/16 (Item 5 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00736212 \*\*Image available\*\*

**METHOD AND SYSTEM FOR CONNECTING SERVICES TO AN AUTOMATED TRANSACTION MACHINE**

**PROCEDE ET SYSTEME POUR L'ETABLISSEMENT DE CONNEXIONS DE SERVICES DE TRANSACTION AVEC UNE MACHINE DE TRANSACTION AUTOMATIQUE**

Patent Applicant/Assignee:

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(Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

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, US (Nationality), (Designated only for: US)

CHURCH James, 741 Governors Circle, Kent, OH 44240, US, US (Residence),  
US (Nationality), (Designated only for: US)

GILGER Mikal R, 300 Reimer Road, Wadsworth, OH 44281, US, US (Residence),  
US (Nationality), (Designated only for: US)

Legal Representative:

JOCKE Ralph, 231 South Broadway, Medina, OH 44256, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200049547 A1 20000824 (WO 0049547)

Application: WO 2000US4130 20000216 (PCT/WO US0004130)

Priority Application: US 99120506 19990217; US 99133579 19990511

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AU BR CA CN CZ HR HU ID IL IN IS JP KE KR LK LT MX NO NZ PL RU SE SG SI

SK TR US VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
Publication Language: English  
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Fulltext Word Count: 23748

Main International Patent Class (v7): **G06F-017/60**  
Fulltext Availability:  
Detailed Description  
Claims

## IV. Text Search Results from Dialog

### A. NPL Files, Abstract

File 2:INSPEC 1898-2009/Feb W1  
(c) 2009 Institution of Electrical Engineers  
File 35:Dissertation Abs Online 1861-2009/Jan  
(c) 2009 ProQuest Info&Learning  
File 65:Inside Conferences 1993-2009/Feb 09  
(c) 2009 BLDSC all rts. reserv.  
File 99:Wilson Appl. Sci & Tech Abs 1983-2009/Dec  
(c) 2009 The HW Wilson Co.  
File 144:Pascal 1973-2009/Feb W2  
(c) 2009 INIST/CNRS  
File 474:New York Times Abs 1969-2009/Feb 08  
(c) 2009 The New York Times  
File 475:Wall Street Journal Abs 1973-2009/Feb 09  
(c) 2009 The New York Times  
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13  
(c) 2002 Gale/Cengage  
File 256:TecInfoSource 82-2009/Mar  
(c) 2009 Info.Sources Inc  
File 139:EconLit 1969-2009/Jan  
(c) 2009 American Economic Association

Set	Items	Description
S1	84093	ATM OR ATMS OR ITM OR ITMS OR CASHPOINT OR CASHPOINTS OR BANCOMAT OR BANCOMATS OR BANKLINK OR BANKLINKS OR CASHLINE OR CASHLINES OR (AUTOMAT?? OR ELECTRONIC OR VIRTUAL) () (TELLER?? OR BANK???) OR (BANK OR BANKING OR TELLER OR CURRENCY OR CASH OR MONEY OR TRANSACTION) (2N) (DISPENS???? OR MACHINE OR MACHINES OR TERMINAL OR TERMINALS OR BOOTH OR BOOTHS OR KIOSK OR KIOSKS OR STATION OR STATIONS OR DEVICE OR DEVICES)
S2	86693	(CELL OR CELLULAR OR WIRELESS OR HANDHELD OR HAND()HELD OR MOBILE OR PORTABLE OR SMART) (1W) (PHONE PHONES OR TELEPHONE OR TELEPHONES OR UNIT OR UNITS OR DEVICE OR DEVICES OR FONE OR FONES) OR HANDSET OR HANDSETS OR SMARTPHONE OR SMARTPHONES OR CELLPHONE OR CELLPHONES OR PDA OR PDAS OR BLACKBERR??? OR IPHONE OR IPHONES
S3	471001	(PROXY OR PROXIES OR AGENT OR AGENTS OR INTERMEDIARY OR INTERMEDIARIES OR BRIDGE OR BRIDGES OR RELAY OR RELAYS OR GATEWAY OR GATEWAYS OR CLIENT OR CLIENTS OR APPLICATION OR APPLICATIONS OR SOFTWARE OR APPLET OR APPLETS OR PROGRAM OR PROGRAMS OR UTILITY OR UTILITIES OR MIDLET OR MIDLETS OR CODE) (S) (DOWNLOAD??? OR DOWN()LOAD??? OR DELIVER???? OR SEND??? OR SENT OR TRANSMIT???? OR TRANSMISS???? OR RECEIV??? OR RECEIPT OR GET OR GETS OR GETTING OR GOT OR PUT OR PUTS OR PUTTING)
S4	21544	PRINT??? (S) (DOCUMENT OR DOCUMENTS OR RECEIPT OR RECEIPTS OR STATEMENT OR STATEMENTS) OR (DISPENS???? OR OUTPUT????) (S) (CASH OR CURRENCY OR BILL OR BILLS OR DOLLAR OR DOLLARS OR MONEY OR SHEET OR SHEETS OR RECEIPT OR RECEIPTS)
S5	955363	(PERFORM???? OR CONDUCT??? OR PROCESS????) (S) (TRANSACTION OR TRANSACTIONS OR FUNCTION OR FUNCTIONS OR ACTIVITY OR ACTIV-

ITIES) OR CHARG??? (S) (ACCOUNT OR ACCOUNTS OR PURCHASE OR PURCHASES)

S6 161109 (S2 OR S3) (2S) (CONNECT???? OR LINK??? OR HOOK??? () UP OR COMMUNICAT???? OR OPERAT????)

S7 175809 (MENU OR MENUS OR LIST OR LISTS OR CHOICE OR CHOICES OR FUNCTION OR FUNCTIONS OR TRANSACTION OR TRANSACTIONS OR ACTION - OR ACTIONS OR OPTION OR OPTIONS) (S) (DISPLAY OR DISPLAYS OR SCREEN OR SCREENS OR INTERFACE OR INTERFACES OR WINDOW OR WINDOWS OR PANEL OR PANELS OR BROWSER OR BROWSERS)

S8 25515 S2 (2S) (OPERAT???? OR CONTROL???? OR INSTRUCT???? OR RUN - OR RUNS OR RUNNING OR RAN OR ACTIVAT???? OR DIRECT????)

S9 51 S1 AND S2 AND S3

S10 13 S9 AND (S4 OR S5 OR S7)

S11 37 S9 NOT S9/2000:2009

S12 37 RD (unique items)

**12/5/18 (Item 18 from file: 2)**

DIALOG(R)File 2:INSPEC

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04487899 INSPEC Abstract Number: C89068474

**Title: Why contactless? (smart cards)**

Author(s): Hedrich-Geoppert, M.

Journal: Elektronik Industrie vol.20, no.4 p.64-6

Publication Date: April 1989 Country of Publication: West Germany

CODEN: EKIDAT ISSN: 0374-3144

Language: German Document Type: Journal Paper (JP)

Treatment: Applications (A); Practical (P)

Abstract: A contactless chip card contains data processing chips powered through an inductive link which also provides for data **transmission**. Both C2 and C4 cards are available from manufacturers such as Philips and Valvo, and **applications** include **mobile telephones** and **electronic banking**. Typical chips and facilities are described and the advantages of the so-called 'smart card' are discussed. (0 Refs)

Subfile: C

Descriptors: EFTS; smart cards

Identifiers: EFTS; contactless chip card; data processing chips; inductive link; data transmission; C4 cards; Philips; Valvo; **mobile telephones ; electronic banking ; smart card**

Class Codes: C7100 (Business and administration)

**12/5/22 (Item 1 from file: 583)**

DIALOG(R)File 583:Gale Group Globalbase(TM)

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09202042

TFB plans e-banking, staff cuts to keep up

THAILAND: TFB TO SPEND B 70 MN ON E-BANKING

The Nation (XBO) 25 Nov 1999 p.B1

Language: ENGLISH

Thai Farmers Bank will spend B 70 mn on e-banking services and cut its work force. The move is to keep up with global banking trends and to maintain

its customer base. it is optimistic that it will add one mn retail customer in the next 12 months through its new services, up from the 7 mn presently. The main target of the e-banking service will be retail banking customers. In line with the plan, it will close down some of the inefficient branches from its existing 533 to save costs. Eventually, it will cut its work force from 13,000 to 8,000-9,000 with the next five years. In the e-commerce market, it will collaborate with the largest Internet Service Provider, Internet Thailand to offer an online payment facility via www.thai.com, Internet Thailand's shopping mall website and www.centralselective.com, website of the giant Central Department Store chain. The service will be introduced in January 2000. In addition, it will tie up with the second-largest mobile phone operator, Total Access Communication (TAC) to launch an e-mobile phone banking service in February 2000. The service will **send** short messages to the mobile phone users to inform them about their **utility** bill payments. The users will be able to execute the bill payment order from their **handset**. The bank's other e-services comprise of the "TFB e-info Service" - a special service to **send** information like account balance, returned cheques and currency exchange rates to pager and digital mobile phones; the "TFB e-cash Card" - a local debit card with a choice of card designs with which the cardholder can sign for and charge purchases in addition to its use as an **ATM** card and "TFB e-savings Account" - a savings account where passbooks are not necessary for transactions. The bank plans to slowly move its customers to the Internet world by the use of its e- **ATM** -based service to encourage them to use high-tech machine. Initially, its e-banking centres will be based at nine Bangkok Transit System's skytrain station from the inauguration of services on 5 December 1999. The centres will operate from 6 am to midnight.

COMPANY: TAC; TOTAL ACCESS COMMUNICATION; INTERNET THAILAND; INTERNET;  
THAI FARMERS BANK

PRODUCT: Retail Banking Services (6006); Clearing Banks (6010CB);  
Commercial Banks (6020);  
EVENT: General Management Services (26);  
COUNTRY: Thailand (9THA);

**12/5/23 (Item 2 from file: 583)**

DIALOG(R)File 583:Gale Group Globalbase(TM)  
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09033325

Top up CashCard on the phone

SINGAPORE: FIRMS TIE UP FOR NEW CELLULAR PHONE  
The Straits Times (XBB) 15 Dec 1998 p.28  
Language: ENGLISH

MobileOne of Singapore and the Network for Electronic Transfers (Singapore) (Nets) have signed a memorandum of understanding with Gemplus Technologies and Motorola Electronics to jointly develop a new cellular phone that allows users to top up their CashCards. The new **handset**, which will be the first of its kind in Asia, will look just like the Motorola StarTAC 90 and it will be **put** on the market in mid-1999. Motorola and MobileOne will contribute telecommunications infrastructure and **software** to the new service. Gemplus will develop the SIM card **software** and Nets will contribute its expertise in electronic funds transfer services. The cellular phone top-up service will be the first in a range of **electronic**

**banking** and fund transfer services to be offered by Nets using Singapore's cellular communications networks. Other services to be introduced by Nets include cellular phone banking, bill payment and ticket reservations.

COMPANY: MOBILEONE; MOTOROLA ELECTRONICS; GEMPLUS TECHNOLOGIES; NETS;  
NETWORK FOR ELECTRONIC TRANSFERS

PRODUCT: Commercial Banks (6020); Consumer Finance Institutions (6140);  
Cellular Radio Services (4811CR); Cellular Radio Equipment (3662CE);  
EVENT: Company Formation (14); Plant/Facilities/Equipment (44);  
COUNTRY: Singapore (9SIN); France (4FRA); United States (1USA);

**12/5/25 (Item 1 from file: 256)**

DIALOG(R)File 256:TecInfoSource  
(c) 2009 Info.Sources Inc. All rts. reserv.  
02793159 DOCUMENT TYPE: Company  
**Obopay Inc (793159)**  
275 Shoreline Dr #600  
Redwood City, CA 94065 United States  
TELEPHONE: (650) 264-2000  
HOMEPAGE: <http://www.obopay.com>  
EMAIL: [info@obopay.com](mailto:info@obopay.com)  
FILE SEGMENT: Directory  
CONTACT: Sales Department  
ORGANIZATION TYPE: Corporation  
EQUITY TYPE: Private  
STATUS: Active

Obopay (TM) Incorporated, founded in 2005 and based in Redwood City, California, provides consumers across the United States with mobile payment services. The company also is known for its Obopay Prepaid MasterCard (R), which is issued by First PREMIER Bank. The firm's platform allows users to **send** payments to businesses or individuals, share bills, access cash from **ATMs**, track purchases, and track balances. The service can be accessed with any **mobile telephone**. It offers consumers text message, Internet browser, and Obopay **software** interface options. Obopay has formed partnerships with Citi (R), AOL, cellularsouth, Helio, and Amp'd. Obopay was founded by Carol Realini.

SALES: NA  
DATE FOUNDED: 2005  
DESCRIPTORS: Cell Phones; Digital Wallets; E-Payment  
REVISION DATE: 00000000

**12/5/27 (Item 3 from file: 256)**

DIALOG(R)File 256:TecInfoSource  
(c) 2009 Info.Sources Inc. All rts. reserv.  
02763403 DOCUMENT TYPE: Company  
**Pay By Touch Solutions (763403)**  
101 2nd St #1100  
San Francisco, CA 94105 United States  
TELEPHONE: (415) 281-2200  
FAX: (415) 281-2201

Homepage: <http://www.paybytouch.com>  
Email: [info@paybytouch.com](mailto:info@paybytouch.com)  
File Segment: Directory  
Contact: Sales Department  
Status: Active

Pay By Touch (TM) Solutions, founded in 2002 and based in San Francisco, California, is a privately held company provides retailers and shoppers with biometric authentication products and services. The firm's systems, deployed at 11,000 retail locations, support payment, marketing, and loyalty **program** processing. SmartShop (TM) provides retail customers with personalized promotional offers. Information is accessed through card- or biometric-based kiosks, or with **cellular devices**, or through e-mail channels. Pay By Touch Solutions' Shopper ID Services captures and manages opt-in customer data. Self-service kiosks are employed in handling enrollment and targeted information **delivery** processing. Pay By Touch Wallet, which employs fingerprint biometric scanning technology, links consumers to their financial accounts, personal information, and membership accounts. The eCheck biometric system debits consumers' checking accounts. Transactions are processed through the Automated Clearing House (ACH) network. Pay By Touch Solutions' Paycheck Secure (TM) is a check cashing system. The TrueMe (TM) service supports biometric online multifactor authentication processing. The firm's **ATM Direct** (TM) division provides merchants with online, PIN-based debit payment services. Pay By Touch Solutions holds 30 patents on its technology. The firm has formed partnerships with IBM, Accenture, Discover Financial Services, VeriFone, NCR, MTX, Agilysys, and other companies. Investors include S&H Solutions, BioPay LLC, CardSystems Solutions Incorporated, Capture Resource, 7th Street **Software** Incorporated, and Convena LLC. Pay By Touch Solutions was formed with the merger of Indivos, formerly Smart Touch, and Solidus Networks.

Sales: NA  
Date Founded: 2002  
Descriptors: Biometrics  
Revision Date: 20070411

12/5/29 (Item 5 from file: 256)  
DIALOG(R)File 256:TecInfoSource  
(c) 2009 Info.Sources Inc. All rts. reserv.  
00171105 DOCUMENT TYPE: Review  
**PRODUCT NAMES: IMS Research--Company Reference (870482); Firethorn--Company News (890073); AT&T Inc--Company News (852643); Mobile Money Ventures LLC (MMV)--Company Reference (870494); Citibank--Company Reference (865725)**

**TITLE: What's in Your (Mobile) Wallet?**  
Author: Reedy, Sarah  
Source: Telephony, v249 n13 p12(4) Sep 2008  
ISSN: 0040-2656  
Homepage: <http://www.internettelephony.com>  
File Segment: Review

Near field communications (NFC), a technology that enables wireless data exchange, is turning the mobile **handset** into a wireless wallet. A viable



platform for banking, it makes possible all basic bank transactions for a mobile phone user. The mobile banking experience seeks to shift consumer behavior away from regular online banking. Consumers will conduct transactions through on- **device clients** , **send money** via the short message service text, or make purchases through NFC. IMS Research forecasts that the number of mobile banking users will increase 66.2 percent over the next four years. Kelly Buday, director of marketing at Firethorn, a prominent provider of mobile banking services, says her company seeks to keep increasing functionality, ultimately leading to mobile payments. For example, Buday thinks **receiving** value-added information prior to disbursing payments will be relevant to the discerning consumer. Similarly, Spencer White, director of mobile financial services for AT&T, says they focus on balance inquiries, transaction history, and bill presentment. Partnering with others, they offer a downloadable Java-based **client** or preloads for the **handsets** . This **client** model allows for offline operation. With the latest information at their disposal, consumers can make the best deals. AT&T has conducted two large consumer trials. White says all NFC experiments in Asia, where consumers experienced RFID technology, were promising. Mobile Money Ventures with Citibank Hong Kong is another team. If all of these pioneering services function efficiently in basic banking and brokerage, then other services like budgeting, sharing, peer to peer mobile payments, and **receipt** capture may be introduced. With greater awareness and availability of NFC enabled **handsets** , only security issues hinder the path to mobile commerce. Using these services, consumers need to encrypt their mobile **handsets** for safety. Automated networks to prevent fraud and having three brands backing a product could override security concerns. The, with the security issues addressed, mobile banking will prove to be a convenience for the consumer.

COMPANY NAME: IMS Research (415367); Firethorn (790036); AT&T Inc (765678); Mobile Money Ventures LLC (MMV) (415379); Citibank (716472)  
DESCRIPTORS: Cybersecurity; E-Banking; Mobile Banking; NFC (Near Field Communication); RFID; Security  
REVISION DATE: 20081000

12/5/31 (Item 7 from file: 256)  
DIALOG(R)File 256:TecInfoSource  
(c) 2009 Info.Sources Inc. All rts. reserv.  
00167183 DOCUMENT TYPE: Review  
PRODUCT NAMES: Wells Fargo & Co--Company News (881368); Mobile Banking (821894)

**TITLE: Banking On Your Phone to Do Much More Than Make Calls? Now It Can**  
AUTHOR: Kim, Ryan  
SOURCE: San Francisco Chronicle, pD1(2) Jul 29, 2007  
HOMEPAGE: <http://www.sfgate.com>  
FILE SEGMENT: Review  
RECORD TYPE: Product Analysis

Wells Fargo is the latest bank to add mobile service capabilities for its customers. The bank follows other financial institutions like Citibank, Bank of America, Wachovia, and Sun Trust. All of these banks have added similar mobile services within the past several months. Mobile bank services are provided free of charge and allow customers to check their balances, review recent transactions, transfer funds between accounts, and

pay their bills. Many of the services also provide a way to find the nearest bank branch office or **ATM** as well. The move to mobile banking gives consumers greater convenience and adds another function to the ever-evolving cell phone. Mobile banking is a step along the way to transforming the cell phone into an 'e-wallet' that will allow individuals to make payments with it. According to Jim Smith, executive vice president and managing head of Wells Fargo Internet Services Group, there has been a revolution in **mobile devices** in the past four or five years, and customers are more willing to try out new things. Smith believes the devices have developed to a point where customers value advanced features like mobile banking. There are three ways customers can use the services. They can log in to their accounts via the bank's mobile website using the cell phone's browser, **download** an **application** to the phone for quicker viewing and fewer data charges, or do their banking tasks via text messaging on their cell phones.

COMPANY NAME: Wells Fargo & Co (623521); TecTerms (999999)  
DESCRIPTORS: Cell Phones; E-Banking; E-Payment; Mobile Communications;  
Mobile Computing; Wireless Communications  
REVISION DATE: 20071000

12/5/32 (Item 8 from file: 256)  
DIALOG(R)File 256:TecInfoSource  
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00166073 DOCUMENT TYPE: Review  
**PRODUCT NAMES: Obopay Inc--Company News (893838); Citigroup Inc--Company News (893811)**

**TITLE: Mobile Money: Priceless**  
AUTHOR: Gibbs, Colin  
SOURCE: RCR Wireless News, p6(1) Mar 5, 2007  
ISSN: 1533-0796  
HOMEPAGE: <http://www.rcrnews.com>  
FILE SEGMENT: Review  
RECORD TYPE: Company

Obopay, a start-up company based in Redwood City, California, will conduct a pilot **program** that will allow Citi consumers to use their phones in **sending** and **receiving** money. The **programs** main goal is the remote tracking and management of Citi users mobile payment accounts. Citi users can monitor balances, look at payment histories, add funds completely from **handsets**, and utilize a debit card to access their accounts. The trial will be conducted later part of 2007 at unnamed cities. Citi says it has 200 million customer accounts in over 100 countries. Its brands include Banamex, Primerica, CitiFinancial and Citibank. On the other hand, Sapphire Mobile Systems unveiled a pilot **program** it signed with Elan Financial Services, which oversees transactions for 37,000 **ATMs** across the U.S. Introduced in February 2007, the **program** involves Elan PayCard users to track balances and conduct person-to-person payments via their phones. Both agreements highlight the growing competition in the wireless payment category. Obopay and Sapphire compete with PayPal Mobile, Secure Wireless Transfers, TextPayMe, and Cyphermint. A range of activities involving financial institutions, wireless companies, and retailers that aim to assist consumers in using their phone as a wireless wallet has increased lately. Such activities emphasize the demand for mobile payments by consumers.

COMPANY NAME: Obopay Inc (793159); Citigroup Inc (796433)  
SPECIAL FEATURE: Photographs  
DESCRIPTORS: E-Banking; E-Payment; Mobile Communications; Mobile Computing  
; Wireless Communications  
REVISION DATE: 20090100

12/5/33 (Item 9 from file: 256)

DIALOG(R)File 256:TecInfoSource  
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00165833 DOCUMENT TYPE: Review  
PRODUCT NAMES: Citi Mobile (282657); Wachovia Mobile (282669);  
Firethorn--Company News (890073)

TITLE: The Phone as Bank Central  
AUTHOR: Malykhina, Elena; Murphy, Chris  
SOURCE: Information Week, n1333 p31(2) Apr 9, 2007  
ISSN: 8750-6874  
HOMEPAGE: <http://www.informationweek.com>  
FILE SEGMENT: Review  
RECORD TYPE: Product Analysis

A number of major financial services providers, such as banks and credit card companies, are introducing mobile **applications** to allow customers to conduct banking using their cell phones. Citibanks Citi Mobile is a mobile banking **application** that allows users to use their **mobile devices** to view **bank** account balances, pay bills, transfer money, find **ATM** locations, and call customer service. Customers are required to enroll online and download the application to their mobile phone or **smartphone**. Bank of America offers a WAP-enabled web-based mobile banking service that allows customers to check balances, pay bills and transfer funds using mobile browsers. One disadvantage of the service is that WAP shows information without rich graphics. Wachovias web-based **application**, Wachovia Mobile service, is compatible with web browsers used on **smartphones** operated by Microsofts Windows Mobile 5.0, Research in Motions **BlackBerry**, and the Palm OS. In addition, Wachovia has partnered with AT&T to launch in late 2007 **mobile devices** pre-loaded with a mobile **application** to allow Wachovia customers to access a variety of banking services. The mobile banking **application** will be run by Firethorn Holdings **software**. AT&T plans to offer similar preloaded mobile **applications** for BancorpSouth, Regions Financial and SunTrust Banks. Verizon Wireless has also tapped Firethorn to provide a banking and payment **application**, although it has yet to announce any partnership with financial service providers.

COMPANY NAME: Citibank (716472); Wachovia Corp (794716); Firethorn (790036)  
DESCRIPTORS: Cell Phones; E-Banking; Mobile Computing  
REVISION DATE: 20090100

12/5/34 (Item 10 from file: 256)

DIALOG(R)File 256:TecInfoSource  
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00164975 DOCUMENT TYPE: Review

**PRODUCT NAMES:** Sanctuary (280425); Email Security (812933)

**TITLE:** Antivirus 2.0: The Bouncer Approach

**AUTHOR:** Greenemeier, Larry

**SOURCE:** Information Week, n1122 p52(1) Jan 22, 2007

**ISSN:** 8750-6874

**HOME PAGE:** <http://www.informationweek.com>

**FILE SEGMENT:** Review

**RECORD TYPE:** Product Analysis

Whitelisting defines from the outside the **programs** that are allowed to execute inside a corporate network and excludes all else. SecureWave's Sanctuary 4 uses whitelisting and is listed in the Windows Embedded for Point Service catalog, which should help SecureWave **get** 'traction in the retail and hospitality industries, where Windows Embedded for Point of Service is used to build and run **software** on a variety of devices, including **smartphones** and **ATMs** .' While conventional antivirus systems are knowledge-based and require frequent updating and the ability to recognize **code** as malware, CWIE Holding, an Internet Service Provider (ISP), runs Sanctuary 4. Sanctuary 4 includes **applications** and device control abilities, which allow CWIE Holding to control which **applications** run on PCs and servers and also whether or not users can plug in iPods or memory sticks. Another user is the First National Bank of Bosque County in Texas, which also still uses antivirus at the network **gateway** . Sanctuary operates with automated patching systems such as PatchLink and has a **utility** that automatically updates the list with patches and upgrades when the user has created a baseline **application** list. A report by e-mail security vendors Proofpoint and CommTouch **Software** say, 'No heuristic can block all of the variants,' and in 2006, 'the massive variant viruses turned every hour of an attack into a zero hour.'

**COMPANY NAME:** SecureWave SA (759848); TecTerms (999999)

**SPECIAL FEATURE:** Charts

**DESCRIPTORS:** Computer Security; Embedded Systems; Network Security; Viruses & Worms

**REVISION DATE:** 20080300

**12/5/35 (Item 11 from file: 256)**

DIALOG(R)File 256:TecInfoSource

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00164762 DOCUMENT TYPE: Review

**PRODUCT NAMES:** E-Banking (839299)

**TITLE:** Mobile Banking Shifts into Higher Gear

**AUTHOR:** Kim, Jane J

**SOURCE:** Wall Street Journal, v249 n42 pD1(2) Feb 21, 2007

**ISSN:** 0193-2241

**HOME PAGE:** <http://www.wsj.com>

**FILE SEGMENT:** Review

**RECORD TYPE:** Product Analysis

Mobile banking is beginning to live up to its potential as such banks as Bank of America, Citibank, Wachovia, and Wells Fargo add new services. Bank of America now allows customers to check balances, pay bills, and transfer money between their accounts on their **mobile devices** . Wachovia started offering those capabilities last year, and **Citibank's plans include a**

mobile banking application that customers can download to their cellphones . Wells Fargo has been testing three disparate approaches to mobile banking and expects to tweak its strategy later in 2007. The services are offered at no extra costs, but cellphone bills can increase, and a dropped connection can lead to worry that a transaction was not completed. The viruses attacking mobile devices , including BlackBerrys , are also a worry, as the viruses increase the risk of doing financial transactions over mobile devices . Some banking activities also are not supported, including such tasks as the opening of new accounts or the addition of new bill payees. Among topics covered are the differences between using web browsers, text-messaging services, and menu-based choices, and users views of the usefulness of mobile banking features.

COMPANY NAME: TecTerms (999999)  
SPECIAL FEATURE: Tables  
DESCRIPTORS: Cell Phones; Mobile Communications; Mobile Computing  
REVISION DATE: 20090100

12/5/36 (Item 12 from file: 256)  
DIALOG(R)File 256:TecInfoSource  
(c) 2009 Info.Sources Inc. All rts. reserv.  
00163267 DOCUMENT TYPE: Review  
PRODUCT NAMES: Data Security (815481); E-Banking (839299)

TITLE: ROVING TROUBLE  
AUTHOR: Sisk, Michael  
SOURCE: Bank Technology News, v19 n9 p24(4) Sep 2006  
ISSN: 1060-3506  
HOMEPAGE: <http://www.banktechnews.com>  
FILE SEGMENT: Review  
RECORD TYPE: Product Analysis

Financial services are becoming worried about the increasing popularity of wireless access to banks. A growing number of customers are attracted to the idea of mobile access to work through laptops, cell phones or PDAs , but banks are concerned that such devices are not secure enough for sensitive activities that include bank transactions. Mobile devices , unlike the office PC, are more exposed to hackers, theft, viruses, Trojans and insider abuse. Wireless network is also considered to be one of the easiest ways to steal peoples money in the bank. A recent study shows that the use of handheld devices in financial services has increased by over 80 percent in 2006. The primary concern in terms of security involves viruses and attacks as well as the security of data exchanged over wireless or cellular networks. The use of mobile devices creates a problem especially as corporations do not have physical control over the devices. It is a problem for the company to check and update configurations and software . Another problem is the tendency of customers to personalize the use of the handheld devices . Users may download software that could carry viruses and other threats, and since the devices are not always connected to the network, the enterprise has little control. Despite the problems, the use of handhelds is inevitable, and soon, security measures will have to be established. Encryption is seen as a good way of dealing with security issues, although this will likely slow down the transfer of data. Other measures being considered are host-based firewalls, spyware and virus detection and protection, and non-split VPNs to eliminate an open channel linking the business network and the Internet.

COMPANY NAME: TecTerms (999999); TecTerms (999999)  
DESCRIPTORS: Financial Institutions; Mobile Computing; Network Security  
REVISION DATE: 20090100

**12/5/37 (Item 1 from file: 139)**

DIALOG(R)File 139:EconLit

(c) 2009 American Economic Association. All rts. reserv.

044353

**TITLE: Managing innovation: Cases from the services industries**

AUTHOR(S): Guile, Bruce R.; Quinn, James Brian, eds.

PUBLICATION INFORMATION: National Academy of Engineering Series on  
Technology and Social Priorities. Washington, D.C.: National Academy  
Press, PAGES: vi, 211

PUBLICATION DATE: 1988

LANGUAGE: English

ISBN: 0-309-03891-X

DOCUMENT TYPE: Book

ABSTRACT INDICATOR: Abstract

ABSTRACT: Nine papers, most presented at a National Academy of Engineering  
symposium held in January 1988 in Washington, D.C., focus on the  
**application** of technology in services businesses at the individual  
business and industry level. Papers examine service technology and  
manufacturing as cornerstones of the U.S. economy; **delivering** an  
automated automotive parts catalog; custodial package tracking at  
Federal Express; electronic automation at the New York Stock Exchange;  
the use of technology for competitive advantage--the **automatic**  
**teller machine** experience at Citicorp; operations research and the  
services industries; **cellular mobile telephone** services; modern  
**bridge** construction and engineering services; and professional  
services firms and information technology. Contributors are from the  
fields of business, engineering, and management science. Guile is with  
the National Academy of Engineering **Program** Office. Quinn is at the  
Amos Tuck School of Business Administration at Dartmouth College.  
Index.

DESCRIPTOR(S) (Pre-1991): Industry Studies--Services and Related  
Industries--General (6350); Technological Change; Innovation; Research  
and Development: General (6210)

COMPANY NAMES (DIALOG GENERATED): Amos Tuck School of Business  
Administration ; Business Administration ; Citicorp ; Dartmouth College  
; Engineering Program Office ; Federal Express ; National Academy of  
Engineering Program Office ; New York Stock Exchange

## B. NPL Files, Full-text

File 15:ABI/Inform(R) 1971-2009/Feb 06

(c) 2009 ProQuest Info&Learning

File 20:Dialog Global Reporter 1997-2009/Feb 09

(c) 2009 Dialog

File 610:Business Wire 1999-2009/Feb 09

(c) 2009 Business Wire.  
File 613:PR Newswire 1999-2009/Feb 09  
(c) 2009 PR Newswire Association Inc  
File 624:McGraw-Hill Publications 1985-2009/Feb 09  
(c) 2009 McGraw-Hill Co. Inc  
File 634:San Jose Mercury Jun 1985-2009/Feb 05  
(c) 2009 San Jose Mercury News  
File 810:Business Wire 1986-1999/Feb 28  
(c) 1999 Business Wire  
File 813:PR Newswire 1987-1999/Apr 30  
(c) 1999 PR Newswire Association Inc  
File 9:Business & Industry(R) Jul/1994-2009/Feb 05  
(c) 2009 Gale/Cengage  
File 16:Gale Group PROMT(R) 1990-2009/Jan 20  
(c) 2009 Gale/Cengage  
File 148:Gale Group Trade & Industry DB 1976-2009/Jan 21  
(c) 2009 Gale/Cengage  
File 160:Gale Group PROMT(R) 1972-1989  
(c) 1999 The Gale Group  
File 275:Gale Group Computer DB(TM) 1983-2009/Jan 15  
(c) 2009 Gale/Cengage  
File 621:Gale Group New Prod.Annou.(R) 1985-2009/Jan 05  
(c) 2009 Gale/Cengage  
File 636:Gale Group Newsletter DB(TM) 1987-2009/Jan 19  
(c) 2009 Gale/Cengage  
File 267:Finance & Banking Newsletters 2008/Sep 29  
(c) 2008 Dialog  
File 268:Banking Info Source 1981-2009/Feb W1  
(c) 2009 ProQuest Info&Learning  
File 625:American Banker Publications 1981-2008/Jun 26  
(c) 2008 American Banker  
File 626:Bond Buyer Full Text 1981-2008/Jul 07  
(c) 2008 Bond Buyer  
File 608:MCT Information Svc. 1992-2009/Feb 09  
(c) 2009 MCT Information Svc.  
File 696:DIALOG Telecom. Newsletters 1995-2009/Feb 06  
(c) 2009 Dialog

Set	Items	Description
S1	952765	ATM OR ATMS OR ITM OR ITMS OR CASHPOINT OR CASHPOINTS OR BANCOMAT OR BANCOMATS OR BANKLINK OR BANKLINKS OR CASHLINE OR - CASHLINES OR (AUTOMAT?? OR ELECTRONIC OR VIRTUAL) () (TELLER?? - OR BANK???) OR (BANK OR BANKING OR TELLER OR CURRENCY OR CASH OR MONEY OR TRANSACTION) (2N) (DISPENS???? OR MACHINE OR MACHINES OR TERMINAL OR TERMINALS OR BOOTH OR BOOTHS OR KIOSK OR KIOSKS OR STATION OR STATIONS OR DEVICE OR DEVICES)
S2	2157741	(CELL OR CELLULAR OR WIRELESS OR HANDHELD OR HAND()HELD OR MOBILE OR PORTABLE OR SMART) (1W) (PHONE PHONES OR TELEPHONE OR TELEPHONES OR UNIT OR UNITS OR DEVICE OR DEVICES OR FONE OR FONES) OR HANDSET OR HANDSETS OR SMARTPHONE OR SMARTPHONES OR - CELLPHONE OR CELLPHONES OR PDA OR PDAS OR BLACKBERR??? OR IPHONE OR IPHONES
S3	6414412	(PROXY OR PROXIES OR AGENT OR AGENTS OR INTERMEDIARY OR INTERMEDIARIES OR BRIDGE OR BRIDGES OR RELAY OR RELAYS OR GATEWAY OR GATEWAYS OR CLIENT OR CLIENTS OR APPLICATION OR APPLICATIONS OR SOFTWARE OR APPLET OR APPLETS OR PROGRAM OR PROGRAMS OR UTILITY OR UTILITIES OR MIDLET OR MIDLETS OR CODE) (10N) (DO-

WNLOAD??? OR DOWN()LOAD??? OR DELIVER???? OR SEND??? OR SENT -  
 OR TRANSMIT???? OR TRANSMISS???? OR RECEIV??? OR RECEIPT OR G-  
 ET OR GETS OR GETTING OR GOT OR PUT OR PUTS OR PUTTING)

S4 240163 PRINT??? (7N) (DOCUMENT OR DOCUMENTS OR RECEIPT OR RECEIPTS -  
 OR STATEMENT OR STATEMENTS) OR (DISPENS???? OR OUTPUT????) (7N-  
 ) (CASH OR CURRENCY OR BILL OR BILLS OR DOLLAR OR DOLLARS OR M-  
 ONEY OR SHEET OR SHEETS OR RECEIPT OR RECEIPTS)

S5 1818985 (PERFORM???? OR CONDUCT??? OR PROCESS????) (7N) (TRANSACTION  
 OR TRANSACTIONS OR FUNCTION OR FUNCTIONS OR ACTIVITY OR ACTIV-  
 ITIES) OR CHARG??? (7N) (ACCOUNT OR ACCOUNTS OR PURCHASE OR PUR-  
 CHASES)

S6 1496036 (S2 OR S3) (20N) (CONNECT???? OR LINK??? OR HOOK??? ()UP OR C-  
 OMMUNICAT???? OR OPERAT????)

S7 795854 (MENU OR MENUS OR LIST OR LISTS OR CHOICE OR CHOICES OR FU-  
 NCTION OR FUNCTIONS OR TRANSACTION OR TRANSACTIONS OR ACTION -  
 OR ACTIONS OR OPTION OR OPTIONS) (10N) (DISPLAY OR DISPLAYS OR -  
 SCREEN OR SCREENS OR INTERFACE OR INTERFACES OR WINDOW OR WIN-  
 DOWS OR PANEL OR PANELS OR BROWSER OR BROWSERS)

S8 435483 S2 (15N) (OPERAT???? OR CONTROL???? OR INSTRUCT???? OR RUN  
 OR RUNS OR RUNNING OR RAN OR ACTIVAT???? OR DIRECT????)

S9 850 S1(S)S2(S)S3

S10 155 S9(S) (S4 OR S5 OR S7)

S11 238 S1(S)S8(S)S3

S12 13012 S1(S)S6

S13 826 S12(S) (S4 OR S5)

S14 43 S13(S)S7

S15 35 S11(S) (S4 OR S5 OR S7)

S16 74 S14 OR S15

S17 29 S16 NOT S16/2000:2009

S18 21 RD (unique items)

18/3,K/2 (Item 2 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

(c) 2009 Dialog. All rts. reserv.

02874887

**MobiNetix Announces Smart Card Interface for PenWare3100 e-transaction  
 Terminals**

BUSINESS WIRE

September 21, 1998

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 974

... applications for the M700 or M704 and implement algorithms to set  
 special criteria for an **application** . In addition, the Smart Card  
 Interface **download** feature enables the execution of future Card  
**Operating** Systems yet to be developed. Availability The M700 and M704 are  
 expected to be available...

... Inc. (OTC Bulletin Board: NETX), best known for its PenWare iPOS  
 (interactive Point-of-Sale) **terminals** , provides e- **transaction**  
 networking solutions for the retail industry that are designed to increase  
 efficiency, expand capabilities and...



18/3,K/4 (Item 1 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2009 Gale/Cengage. All rts. reserv.  
01583801 Supplier Number: 24294061  
**FIRST CHICAGO STARTS WEB BANK**  
(First Chicago NBD Corp has launched [www.bankhere.com/bank](http://www.bankhere.com/bank), an Internet site that provides cheaper banking services to customers.)  
Chicago Tribune, p 3  
June 15, 1998  
DOCUMENT TYPE: Regional Newspaper ISSN: 1085-6706 (United States)  
LANGUAGE: English RECORD TYPE: Abstract

ABSTRACT:

...s Internet service allows customers to access their accounts from any computer with an Internet **link** and a secure **browser**. Most of its **functions** are free, and customers are not required to **download** or update **software**. The site currently offers fund transfers between checking, savings and other accounts, and will offer...

...that Quicken or Money. According to Digitalsouth magazine, a bank spends 0.01 cent to **process** and Internet **transaction**, compared with 20 to 26 cents for an **automated - teller machine transaction** and \$1.10 to \$1.50 for a teller-assisted transaction. First Chicago has already...

18/3,K/7 (Item 2 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2009 Gale/Cengage. All rts. reserv.  
06171132 Supplier Number: 54012914 (USE FORMAT 7 FOR FULLTEXT)  
**Banks Ponder The Power Of New Internet Gadgets.**  
Bank Technology News, pNA  
Feb, 1999  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 2676

ABSTRACT:

TEXT:

...from the existing Internet server platform that's in place, say technology experts. However, alternative **operating** platforms, especially those created for **hand - held devices**, will need to be scaled down to accommodate smaller video screens and devices with limited...

...America recently announced plans to offer wireless banking services through 3Com's new Palm VII **device**. Initially, the **bank** will not support transactional services, says Russ Wood, vp and director of marketing for BofA...

...the Citibank channel. Under the agreement, Citibank will also become the electronic clearinghouse for all **transactions conducted** through the WorldGate System, including bill payments and e-commerce transactions. The Citibank channel will...a transaction over the phone than to hunt for the right icon to depress on **hand - held device**'s tiny screen, he says. Moreover, major advancements in speech recognition technology have made **communications** with bank call centers so easy, other channels may pale by comparison. As for at...

...in screen phone technology. But customers weren't impressed by screens

phones because the tiny **screens** made the phones impractical to use for banking **transactions** . "Customers were not happy with the hoops they had to jump through," Neumann says.

**18/3,K/10 (Item 1 from file: 160)**

DIALOG(R)File 160:Gale Group PROMT(R)

(c) 1999 The Gale Group. All rts. reserv.

02075746

**New Hampshire Selling Tickets Through Expanded Number Of ATMs**

EFT Report November 28, 1988 p. 5,6

ISSN: 0195-7287

The State of New Hampshire Office of Vacation Travel has installed 6 **automated teller machines** to sell lift tickets to skiers for both state-owned and private skiing concerns. The **ATMs** do not offer cash access, but do accept Visa, MasterCard or American Express on a...

...childrens tickets. When calculated, the screen asks the user if the information displayed on the **screen** is correct. Upon approval of the **transaction** , the lift tickets are distributed from the slot that is normally used to **dispense** trasnaction **receipts** . After the ski season, the machines may be used for fishing licenses, camp ground reservations or visitors' passes, vouchers or tickets to recreation sites in New Hampshire. The system, which **operates** on a 4381 mainframe, was **put** in place through a joint effort by a Boulder, CO, **software** developer, IBM and Diebold. The state's private ski industry was provided with the opportunity to make ski tickets available through the **ATMs** at the rest stop site for an upfront fee that would be channeled to software development, as well as 10% of the tickets that were sold from the **ATMs** .

FULL TEXT AVAILABLE IN PTS NEWSLETTER DATABASE

**18/3,K/11 (Item 1 from file: 636)**

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

(c) 2009 Gale/Cengage. All rts. reserv.

04067432 Supplier Number: 53534987 (USE FORMAT 7 FOR FULLTEXT)

**IN BRIEF.**

Wireless Data News, v7, n1, pNA

Jan 6, 1999

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 1026

**TEXT:**

...the use of smart chip cards. The terminal has a large, high-contrast alphanumeric LCD **display** and **menu** -driven software, as well as four LCD soft keys and four programmable function keys. The...

...is fast and convenient. It brings the terminal right to the customer's door and **processes** the credit card **transaction** in less than 10 seconds," said Ed Lomax, assistant general manager of **electronic banking** at Scotiabank. (John Neubert, IVI Checkmate, 770/594-6000; Lucie Caron, Royal Bank Of Canada...

...Special Interest Group. Bluetooth is a technical specification for short-range radio transmissions used to **link** a variety of **portable**

**devices** such as laptops, cellular phones and personal digital assistants. Bluetooth was founded last May by...

**18/3,K/14 (Item 4 from file: 636)**

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

(c) 2009 Gale/Cengage. All rts. reserv.

01787567 Supplier Number: 42990802 (USE FORMAT 7 FOR FULLTEXT)

**Arkansas Systems' Software Supports First ATMs in Bolivia**

EFT Report, v15, n10, pN/A

May 13, 1992

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 190

ABSTRACT:

TEXT:

Little Rock, Ark.-based Arkansas Systems' **ATM** Management Software is supporting the first **automated teller machines (ATMs)** installed in Bolivia, South America. In February, Banco Industrial S.A. (BISA) of La Paz, opened Bolivia's first proprietary network of InterBold **ATMs** in the cities of La Paz and Cochabamba, to deliver 24-hour self-service banking convenience to customers. BISA's proprietary **ATM** network is driven by an IBM AS/400 computer that is directly **connected** to several InterBold (Diebold heritage) Modular **Delivery System ATMs**. Arkansas Systems' **ATM software** is the online **transaction processing interface** between Banco Industrial's AS/400 network processor and InterBold **ATMs**. BISA's AS/400 banking software is a proprietary system. With the host application interface, BISA's **ATM** customers gain access to current account data from the AS/400 banking software. The **ATMs** offer a range of transaction services, including deposits, withdrawals, transfers, inquiries, and payments to and from current (demand deposit) and savings accounts. The software allows BISA's **ATMs** to **dispense** two types of **currency**--either Bolivianos or U.S. dollars--and to display customer messages and instructions in Spanish...

**18/3,K/15 (Item 5 from file: 636)**

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

(c) 2009 Gale/Cengage. All rts. reserv.

01005578 Supplier Number: 40292043 (USE FORMAT 7 FOR FULLTEXT)

**ONE NETWORK LINK LETS BANKS ACCESS DEBIT AND CREDIT AUTHORIZATION SERVICES**

EFT Report, pN/A

Feb 8, 1988

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 354

JCPenney Systems Services, established in 1983, markets network authorization services to other companies, **processing** some 300 million network authorization **transactions** each year. The firm **processes** bank-issued credit card **transactions**, travel and entertainment card transactions, proprietary card transactions and check guarantee services. The JCPenney subsidiary...

...some 22-23 million transactions a month. Meanwhile, ADP directly drives more than 2,300 **ATMs** and **processes** more than 11 million debit card **transactions** each month. The firm **interfaces** with 44 regional and national direct debit card networks so that **clients** of JCPenney Systems Services can **deliver** those **gateways** to any of their POS debit **clients**

The aim of the joint program is to enable the 2 EFT **transaction processors** --through an on-line **link** --to support and expand POS, ATM, credit card and debit card services. The program also...

**18/3,K/16 (Item 1 from file: 267)**

DIALOG(R)File 267:Finance & Banking Newsletters

(c) 2008 Dialog. All rts. reserv.

00034026

#### **TECHNOLOGY CORNER**

##### **CORPORATE EFT REPORT**

October 15, 1997 VOL: 17 ISSUE: 19 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: PHILLIPS BUSINESS INFORMATION

LANGUAGE: ENGLISH

WORD COUNT: 577

RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

#### **TEXT:**

...a common infrastructure with Release 1.0 of its Tandem Payments Factory. For example, payment **transactions** will show each step in the payments **processing** flow, including the link to the S.W.I.F.T. network through the S...

...real-time gross settlement systems, straight-through processing and risk management capabilities on Tandem's **Windows** NT Server systems. Prices vary depending on the volume of **transactions** a bank **processes**. Sydney, Australia-based Colonial State Bank is one of the first to pilot Tandem's...

...including funds transfers, statement data and corporate card information. This data is sent via modem **link**, across 96 dedicated lines to the Berkshire, England-based STC DataGate hub. DataGate acts as a middleware **gateway receiving** information from this huge diversity of customer systems, performing protocol translation and onward routing to...Version Unveiled.

Credo Group of Dublin, Ireland, is offering the latest version of its FONTIS **Electronic Banking** system. The new suite of modules includes a S.W.I.F.T. compliant trade...

**18/3,K/17 (Item 1 from file: 625)**

DIALOG(R)File 625:American Banker Publications

(c) 2008 American Banker. All rts. reserv.

0055466

#### **Technology Terms**

American Banker - September 8, 1986; Pg. 29; Vol. 151, No. 175

#### **TEXT:**

...most common data transmission method for small computers. Sender and receiver need not be synchronized.

**ATM : automated teller machine .**

audio response unit: A computerized voice system. ARU.

audiotex: Interactive communication between a user's...

...with  
telephone tones sent up the system and voice sent back. See videotex and teletext.

**automated teller machine** : A computer **terminal** to **dispense cash** , accept deposits and loan payments, and enable a bank customer to order transfers among accounts and make account inquiries. **ATM** .

...computer's electronic signals into the phone system's sound signals, and vice versa. See **direct connect** modem and acoustic coupler.

mouse: A **hand held device** the user slides around on a desktop to move the cursor on a computer screen.

MS-DOS: The disk **operating** system for 16-bit microcomputers developed by Microsoft Corp., originally for the IBM-PC but...

**18/3,K/18 (Item 2 from file: 625)**

DIALOG(R)File 625:American Banker Publications

(c) 2008 American Banker. All rts. reserv.

0051992

**Keep Tabs on Technology Terms**

American Banker - May 12, 1986; Pg. 54; Vol. 151, No. 93

TEXT:

...most common data transmission method for small computers. Sender and receiver need not be synchronized.

**ATM : automated teller machine .**

audio response unit: A computerized voice system. ARU.

audiotex: Interactive communication between a user's...

...with  
telephone tones sent up the system and voice sent back. See videotex and teletext.

**automated teller machine** : A computer **terminal** to **dispense cash** , accept deposits and loan payments, and enable a bank customer to order transfers among accounts and make account inquiries. **ATM** .

Automatic Data Processing: computer service bureau firm, specializing in payroll services. Based in Roseland, N...

**18/3,K/19 (Item 1 from file: 696)**

DIALOG(R)File 696:DIALOG Telecom. Newsletters

(c) 2009 Dialog. All rts. reserv.

00672552

**WIRELESS MULTIMEDIA - REVOLUTION OR GIMMICK?**

INSIDE MULTIMEDIA

May 24, 1999 VOL: DOCUMENT TYPE: NEWSLETTER

PUBLISHER: PHILLIPS BUSINESS INFORMATION

LANGUAGE: ENGLISH WORD COUNT: 2433 RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

...the  
consensus among the industry appears to be that as yet it lacks the  
killer **application** that will **get** mobile up and **running** (so to speak),  
or at least ensure that consumers upgrade their **handsets** to ones that  
will support even the most basic applications such as WAP. "It's...SMG5.  
(The European  
Telecommunications Standards Institute). The UMTS Forum describe it as  
being able to **deliver** : "access to new and innovative services and  
**applications** . It will offer mobile personalised communications to the  
mass market regardless of location, network and...  
...which will include new and existing technologies such  
as GSM (Global System for Mobile Communications), **ATM** and, of course,  
IP. The ambitious brief and heavy bandwidth levels required will mean  
UMTS...because we know that  
many customers will want more than voice, they'll want information  
**display** , they'll want the ability to do **transactions** , they'll want the  
ability to look at stock inventories and mobile ticketing. Broadly  
speaking...applications for wireless, they should at least provide a  
trojan horse that will ensure wireless **applications** **get** into the car,  
which represents quite a potential market for content and advertising.  
Once the...

18/3,K/20 (Item 2 from file: 696)

DIALOG(R)File 696:DIALOG Telecom. Newsletters

(c) 2009 Dialog. All rts. reserv.

00642481

**WHY NOT M-COMMERCE?**

ELECTRONIC COMMERCE REVIEW

October 1, 1998 VOL: 1 ISSUE: 9 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: PHILLIPS BUSINESS INFORMATION

LANGUAGE: ENGLISH

WORD COUNT: 1686

RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

...provided a hotel  
booking service on its network (DCR 4.14). Customers dial a short **code**  
to **get** information about hotels and a text message appears on the  
screen with a confirmation of...the WAP is to leverage the best of  
the three approaches - the Internet standards of **Handheld Device**  
Markup Language (HDML) **Handheld Device** Transport Protocol (HFTP), the  
services and feature **control** as well as Internet access of Smart  
Messaging based on Tagged Text Mark-Up Language...

...we are not ruling it out in the future.'

All that may be required of **operators** is **handsets** and a few  
link-up agreements with service or content providers such as banks,  
airlines...Other services might  
be paid for with the credit card that is installed in the **handset** .  
While fixed line **operators** are now waking up to the internet and  
possibilities beyond the growth of traffic mobile...

...offered by some operators.

The e-purse has fed some of the mobile developments. Mobile **ATMs**  
and loading cash onto a smart card within a phone are not far ahead.  
The...

...Mail order, spontaneous and impulsive purchasing and  
'must remember' purchases are all high on his **list** of possible  
services. More than home shopping with interactive **screens** and  
innovative service partners John can think of a whole raft of ideas,  
'maybe you...

**18/3,K/21 (Item 3 from file: 696)**

DIALOG(R)File 696:DIALOG Telecom. Newsletters

(c) 2009 Dialog. All rts. reserv.

00628988

**M-COMMERCE: MAXIMISING THE REVENUE, SEIZING THE OPPORTUNITY**

DIGITAL CELLULAR REPORT

September 21, 1998 VOL: 4 ISSUE: 18 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: PHILLIPS BUSINESS INFORMATION

LANGUAGE: ENGLISH WORD COUNT: 1379 RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

...provided a hotel  
booking service on its network (DCR 4.14). Customers dial a short **code**  
to **get** information about hotels and a text message appears on the  
screen with a confirmation of...the WAP is to leverage the best of  
the three approaches - the Internet standards of **Handheld Device**  
Markup Language (HDML) **Handheld Device** Transport Protocol (HDTP), the  
services and feature **control** as well as Internet access of Smart  
Messaging based on Tagged Text Mark-Up Language...

...we are not ruling it out in the future.'  
All that may be required of **operators** is **handsets** and a few  
link-up agreements with service or content providers such as banks,  
airlines...Other services might  
be paid for with the credit card that is installed in the **handset** (see  
below).  
While fixed line **operators** are now waking up to the internet and  
possibilities beyond the growth of traffic mobile...

...offered by some operators.  
The e-purse has fed some of the mobile developments. Mobile **ATMs**  
and loading cash onto a smart card within a phone are not far ahead.  
The...

...Mail order, spontaneous and impulsive purchasing and  
'must remember' purchases are all high on his **list** of possible  
services. More than home shopping with interactive **screens** and  
innovative service partners John can think of a whole raft of ideas,  
'maybe you...

## **V. Additional Resources Searched**

**Lexis Nexis**

1 of 2 DOCUMENTS

Business Wire

October 14, 1997

### **GGEOWORKS TAKES FIRST STEPS TO PROVIDE SOLUTIONS FOR SMART CARD UTILIZATION ON WIRELESS DEVICES**

**LENGTH:** 825 words

ALAMEDA, CALIF. (Oct. 14) BUSINESS WIRE -Oct. 14, 1997--

Company Brings Expertise of Wireless Devices to Smart Card Forum;

Will Help Create Solutions to Drive Wireless Electronic Commerce

Geoworks (Nasdaq:GWRX), a leading provider of smart phone software solutions, announced today that it will work with the Smart Card Forum to utilize smart card technology on wireless devices, including smart phones.

The Smart Card Forum is a McLean, Virginia-based organization dedicated to accelerating the widespread acceptance of multiple application smart cards. By working with the Smart Card Forum, Geoworks will be able to leverage its extensive smart phone market expertise to help the Forum develop wireless electronic commerce solutions for smart cards.

Smart cards are the size of a typical credit card but are able to store and process information, such as electronic cash, on an integrated microprocessor chip embedded within the card. The card can be inserted into a device which allows users to access the information on the card. Geoworks intends to work with the Smart Card Forum and create new opportunities for wireless handset manufactures to utilize smart card technology. This will enable their customers to perform a wide variety of electronic banking activities or other financial transactions, such as paying for Web-based transactions or transferring funds from a banking account to the card.

"Smart cards are becoming more and more prevalent and the Smart Card Forum is driving the standards that define smart card technology," said Dr. Paul Chen, technology marketing manager at Geoworks. "Every GSM-based handset already includes a Subscriber Identity Module (SIM) card, which is a smart card dedicated for use in the GSM standard for telecommunications. It makes sense that Geoworks should leverage its expertise in smart phone technology to help the Forum combine smart phone and smart card capabilities. This could create an entirely new paradigm for shopping by turning smart phones into mobile point-of-sale devices."

Smart phone SIM cards include powerful security and encryption capabilities, which can be adapted to enable smart card users to perform secure transaction-based services, such as wireless electronic commerce and secure banking. For example, smart phones could be designed to accept smart cards



through a special slot, enabling a smart phone user to access a bank on the Internet to download electronic cash into the electronic purse application of the smart card -- in effect, making the smart phone a personal, mobile automated teller machine.

Palo Alto-based analyst firm Killen & Associates estimates that telephone companies will see a dramatic increase in electronic cash and Internet transactions, jumping to 25 billion transactions in 2005 from 250 million in 1996. The firm estimates that 30% of these transactions will be made using smart and stored-value cards.

#### About Geoworks

Based in Alameda, Calif., Geoworks is a leading software provider for the cellular industry and manufacturers of mobile communicating devices, including smart phones. The company has licensed its GEOS operating system to leading manufacturers such as Nokia, Ericsson, NEC, Toshiba Corporation, Hewlett-Packard Company, Brother International Corp. and Canon Business Machines. In addition, the company intends to work with content and services providers and international cellular operators. For additional information on Geoworks and the GEOS operating system, contact Geoworks at 510/814-1660 or on the World Wide Web at <http://www.geoworks.com/>.

In keeping with U.S. law, Geoworks notes that this press release includes forward-looking statements, including the intention to work with the Smart Card Forum to develop applications for smart phones, the potential for wireless device users to perform electronic commerce functions using a wireless device, and the possibility of creating wireless POS terminals that can function as an automated teller machine. Actual results may vary significantly due to various risks and uncertainties, including, but not limited to, the following: i) the risks and uncertainties inherent in the development of complex new technologies; and ii), the smart phone and smart card markets may not emerge to the degree or in the timing anticipated. Additional information is available in the Risk Factors and Business discussions in the Company's Forms 10-K, 10-Q available from the Company or from the Securities and Exchange Commission.

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CONTRA COSTA TIMES

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## Coming Soon: ATMs in Phones

**BYLINE:** By George Avalos  
**LENGTH:** 535 words

An East Bay software maker aims to transform wireless phones into mobile automated teller machines that could dispense electronic cash to people on the go.

Alameda-based Geoworks Inc. has begun to brew a batch of new software that would enable digital phones either with or without wires and electronic smart card technologies to work together, the company said Tuesday. The Geoworks technology would let people have access to cash from anywhere, possibly replacing some trips to a conventional ATM.

There is tremendous interest in these kinds of applications," said Michael Killen, principal analyst with Killen & Associates, a Palo Alto-based market researcher.

Electronic cash and Internet transactions are expected to generate 25 billion transactions in 2005, Killen predicts. What's more, according to Killen, smart and stored-value electronic cards will account for a whopping 30 percent, or about 7.5 billion transactions a year. Smart cards typically looks like a credit card but has a computer chip embedded in it.

This could create an entirely new paradigm for shopping by turning smart phones into mobile point-of-sale devices," said Paul Chen, technology marketing manager at Geoworks. The firm makes software that acts as an operating system in wireless phones and hand-held computers.

In one scenario, a person at home or on the move could use a smart phone to access his or her bank account through the Internet. Then, the customer might withdraw some electronic cash, say \$100, and transfer the funds to the memory of the smart card, which could slide into or out of a slot in the phone. The person could then take the smart card, which is really an electronic wallet, to a store to buy goods, using it like a debit card.

Or, people could use the wireless phone to access a merchant that has a storefront in cyberspace and make a purchase directly through the Internet.

You wouldn't use smart cards to purchase a major item such as an automobile," said Bob Bogard, Geoworks spokesman. But for everyday purchases, it will be very convenient."

Geoworks has become a leader in providing software for the new generation of digital wireless phones such as those made by Nokia and Ericsson. The company believes it similarly is ahead of the pack in developing software to meld smart cards and smart phones.

Still, the wireless, software and financial services industry must clear some significant hurdles before they can speed this sort of technology to the mass market.

For one thing, financial companies must create a wireless- and Internet-based system that can handle electronic commerce transactions that use smart cards and transfer money in cyberspace. Plus, there's no assurance the phone and card technologies can be smoothly blended. And the average consumer must become comfortable with the concept.

As a country, we'll never get away from using cash," Bogard said. But there is a real convenience factor that is attached to smart cards. It would be a good system if you can just slide your card in and have the information automatically deducted."

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Visit HotCoco, the World Wide Web site of the Contra Costa Times, at <http://www.hotcoco.com/>

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